

FAME & FORTUNE WEEKLY

STORIES OF BOYS THAT MAKE MONEY.

SHARP AND SMART THE YOUNG BROKERS AND HOW THEY MADE A MILLION (A WALL STREET STORY)

AND OTHER STORIES

By A Self-Made Man



Dick opened the door and started to enter the office, followed by Miss Treadwell. Su vicious-looking dogs darted from behind the desk and rushed at the intruder. Though taken by surprise, Dick raised his umbrella to defend himself.

Harold G. Lorang
Darien Center, N. Y.

1960-1961
SEND YOUR WANT LIST.
RALPH P. SMITH
BOX 985
LAWRENCE, MASS.

Sharp and Smart, the Young Brokers

AND HOW THEY MADE A MILLION

BY A SELF-MADE MAN

CHAPTER I.—Dick Sharp and Bobby Smart.

"Hello, Dick! You don't seem to be doing your regular rush act," said Bobby Smart, a chipper-looking lad, pausing in front of his particular friend, Dick Sharp, who was standing at the corner of Wall and Nassau streets, one day about noon, with the air of a person who had nothing very strenuous to occupy his attention.

"Neither do you, old man," replied Dick, with a grin. "Is business slow at your shop?"

"Not that I know of. The fact is, I've been fired."

"Fired! What for?" asked Dick, in some surprise.

"For cause. The boss said I was too smart for his office, so he advised me, politely but firmly, to get out."

Dick laughed.

"It never rains but it pours," he said.

"What do you mean by that?"

"I've just been fired, too."

"You have?" gasped Bobby. "What for, in your case?"

"Mr. Thompson said I was too sharp to suit his methods, so he politely and firmly bounced me right off the reel."

"Well, this is a surprise for fair. Sharp and Smart both thrown out of good jobs on the same day because they're too much like their names. Why, we thought our bosses couldn't get along without us."

"Oh, they'll miss us before the week is out," said Dick confidently.

"I'm not so sure of that. They say nobody is so fine that his equal can't be found to fill his shoes."

"Nobody will fill my shoes but myself. What are you going to do, Bobby?"

"I haven't thought about the matter. One thing is certain: I won't have to eat snowballs, at any rate."

"I'll bet neither of us will, with our little capital. I can guess why you were bounced—for the same reason I was—because you are speculating on the outside."

"That's right. Mr. Barclay said he wouldn't stand for such business."

"If we hadn't speculated, we wouldn't be small capitalists at this moment. Your boss is too particular, just as mine is. Neither has any reason to kick at the way we attended to our work. We did our duty right up to the handle, and our spec-

ulations cut no ice with any one but ourselves. Isn't that right?"

"It is."

"Jobs don't last forever, anyway, and I was sharp enough to try and make a little hay while the sun shone. You were smart enough to do the same. Well, we've got the hay, what there is of it, so who cares for either Thompson or Barclay?"

"I don't care a rap."

"That's the way to talk. The next thing is to get busy."

"In what way?"

"The right way. Now that we've been fired, I propose that we join hands and our capital, rent an office and hang out our shingle—Sharp & Smart, Brokers. What do you say? Speak quick. Opportunity doesn't knock every day at a fellow's door. He's rapping hard at ours at this moment. I shall let him in and give him the glad hand. Come on now, wake up and say yes or no."

"I'm with you, Dick," said Bobby, with enthusiasm. "I never would have thought of the idea, but I believe in it just the same. Sharp & Smart is a live name to do business under, and we'll be a live firm, bet your life. If there ever were any flies on either of us I haven't seen them even in the good old summer time."

"Shake on it, Bobby!" said Dick, and the two boys clasped hands. "I'll buy a copartnership blank, fill it out and then we'll both sign it. Come on."

They visited a stationery store, got the blank and Dick filled in the document in proper form and they both signed it.

"Now we'll go and hunt up an office and startle Wall Street with the news that a new brokerage firm such as Sharp & Smart are on the job," said Bobby.

"We'll do that, all right, then we'll each send our late bosses a copy of the advertisement, under cover of an envelope and a two-cent stamp just to make them sit up and take notice."

"I know what Barclay will say when he sees it."

"And I can guess what Thompson will say when he sees it."

"They may feel sorry that they bounced two such sharp and smart chaps like us, but their sorrows will come too late."

The boys visited several office buildings before they found a suitable room that was awaiting a

tenant. Then they found themselves up against a difficulty—the superintendent of the building, when he learned that the two boys wanted to rent it, said that he only leased his offices to responsible persons.

"How do you know but we are perfectly responsible?" said Dick.

"I don't know; but boys, as a rule, are not usually financially responsible."

"There are exceptions to every rule. We are the exceptions. We have the money to pay the rent. What more do you want?"

"If you can bring me a guarantee that the rent will be paid regularly up to the first of next May, I'll lease you the office," said the superintendent.

"You won't rent us the room without the guarantee?"

"No, I'd rather not."

"I don't know that we can furnish the guarantee you want. If we can we will; if we can't, we will look somewhere else for an office," said Dick.

"I know a broker named White whom I've done several favors for. I'll go and ask him to stand for us."

Dick led the way over to White's office. He was a well-known Curb trader. Dick sent his name in to him and was admitted to his private room.

"Hello, Sharp! What can I do for you?" asked Broker White.

"A favor. You told me once if I wanted such a thing to call on you," said Dick, in a business-like way.

"What favor do you want?"

"I'm going in business with a friend of mine and we want to hire a small room in the Dixon Building. We've got a paid-in capital of \$5,600. The superintendent wants a guarantee that we'll pay the rent up to next May. Will you give it for us?"

"What's the rent?"

Dick told him.

"What kind of business are you going into?"

"Brokerage."

White whistled.

"So you've got tired working for Thompson and want to be your own boss, eh?"

"No; Thompson got tired of me because I was too sharp."

"Did he discharge you?"

"He certainly did," admitted Dick frankly.

"When?"

"At eleven o'clock to-day."

"Why?"

"Because I've been speculating in the market."

"And now you're figuring on embarking in the brokerage business yourself with a partner?"

"That's right."

"You don't seem to have lost any time. It's hardly two o'clock now."

"I never let the grass grow under my feet, Mr. White."

"Whom have you picked out for a partner?"

"Bobby Smart, a boy of my own age, who was also fired from his job to-day for the same reason I was—speculating. We have already signed a regular partnership agreement, and have arranged to pool our capital—\$2,800 each."

"And you boys made that money out of the market, I suppose?" said Broker White.

"We did."

"Do you expect, as a firm of boy brokers, that you will do any business?"

"Do we? Well, if Sharp & Smart don't make a success, it won't be for the want of trying—and trying hard, too. We're going to show our late bosses that they lost a pair of excellent employees, because they weren't sharp or smart enough to keep them. However, what is their loss will be our gain."

"You seem to be certain of that," said White, somewhat amused at the boy's assurance.

"Yes, sir. We're going into business to win, and that's a large part of the battle. A faint heart is always handicapped. Our hearts are loaded up with nerve, push and the conviction that all things come to those who hustle. If you care to help us to that room we will give you the privilege of doing the firm of Sharp & Smart a favor that they will appreciate, and which some day they may be able to return to you with interest. If you don't care to assume the responsibility, say so. We may not get that room, but we'll get another somehow, for we're right on the job with both feet."

"I'm ready to do you a favor personally, Sharp, even to the extent you ask, but as I have no particular interest in your partner, not being acquainted with him, I would rather go security for you than for the firm," said Broker White.

"I don't want the favor personally. Besides, the firm is worth twice as much as I am individually. If you do anything at all, it will have to be for Sharp & Smart; but of course I will fully appreciate it myself, and you may consider that you have done me the favor, if you wish," said Dick.

"Very well. Just step out in the counting-room and ask my stenographer to come in here. I will dictate a letter to the superintendent of the Dixon Building, guaranteeing the responsibility of the firm of Sharp & Smart to the extent of the rest of the room in question until the first of next May."

"Thank you, sir, and Sharp & Smart stand ready to deposit \$1,000 cash security with you to guarantee you against loss."

"I will take the will for the deed, Sharp," said White. "It wouldn't be fair of me to impair your small working capital at the outset of your business career."

Twenty minutes later Sharp & Smart left White's office, equipped with a typewritten letter, signed by the broker, which assured them possession of the office they were after.

CHAPTER II.—The Young Brokers.

The boys immediately returned to the office of the superintendent of the Dixon Building, where Dick Sharp presented Broker White's letter.

"All right, young man," said the superintendent after reading it, "the office is yours till the first of next May. Call around to-morrow morning at eleven o'clock and the lease will be ready for you to sign. You will pay down the first month's rent then and I will put you in possession."

"All right, sir," said Dick. "Come, Bobby; we will go to lunch."

After lunch they went up Nassau street to a

dealer in new and second-hand office furniture and supplies and bought what they needed, the same to be delivered at or about noon on the following day. They next went to a place that made a specialty of second-hand safes, and picked out one that suited them in size and price. After that they called at the office of the company which furnished ticker service in Wall Street and arranged for a stock indicator to be put in. Then they went to a stationer and printer and bought such stationery and account books as they believed they would require, and ordered necessary printing.

Last of all, they called on a painter and told him to call around to their room in the Dixon Building at one o'clock next day and paint their sign on the door. By that time it was half-past four and they started for their homes in Jersey City, where they lived in the suburbs, within two blocks of each other. They always took the Cortlandt street ferry, and then a trolley car on the other side.

"We mustn't say a word to our folks about our having been bounced," said Dick. "We'll turn in our pay on Saturdays just the same as if we were at work, taking it out of our capital."

Bobby nodded. He knew very well that his people would have a fit if he told them he had been bounced out of his job. His father was a bookkeeper in a factory in Newark, and would never be anything else but a bookkeeper, because he was a cautious man who always believed in letting well enough alone, for he had a large family to support and didn't care to take any chances. Bobby wasn't a bit like him. He took after his mother, who was a hustler. If Mrs. Smart hadn't been a hustler, the family would not have got on as well as they did. Dick Sharp had no father. His mother was a widow, and he had two sisters who worked in Jersey City.

So he entered the house that afternoon just as he always did, and sitting down in the dining-room he finished reading the afternoon paper, while he waited for supper and the coming of his two sisters. Next morning the two boys met at the street corner as usual, caught a trolley and started for the ferry. In due time they reached Wall street.

"We will go up to the little bank, where we have done our speculating, and stay there till it is time for us to see the superintendent and sign the office lease," said Dick.

Accordingly, up Nassau street they went a little way till they came to the banking and brokerage house that made a specialty of catering in the stock market to small customers that the regular brokers wouldn't do business with. The big waiting room, usually crowded later on, was already open, and perhaps a dozen regular patrons were present, looking at the previous day's closing quotations on the blackboard and swapping shop talk. Sharp & Smart sat down and studied the blackboard themselves. At a quarter to ten a small boy made his appearance on the platform with a wet sponge, with which he cleaned off the board in readiness for the morning's quotations from the Stock Exchange. As soon as these began to come in, he chalked them up under the initials of the roads to which they belonged. Dick and Bobby were interested lookers-on for an hour, and then they proceeded to

the Dixon Building, where they found the lease waiting for them.

The formalities were soon over and the superintendent handed Dick a receipt for the first month's rent and two keys to the room. The boys went upstairs to await the arrival of their furniture. It came on time and was placed to suit the young tenants. Each of the partners had a desk to himself, which were set back to back and overlooked a court. A neat second-hand rug covered the greater part of the floor. The four chairs were placed against the walls and the pivot chairs in front of the desks. The safe arrived next and was put on Dick's side of the room. Then the painter came and Dick handed him a slip for his guidance. When he got through the following was on the door:

SHARP & SMART,
Stocks and Bonds. Mining and Other Stocks
Dealt In.

"How does that strike you, Bobby?" said Dick. "Fine and dandy!" said Bobby, with enthusiasm.

"Didn't think your name would shine on a door so soon, did you?"

"I can hardly believe it, even while I'm looking at it."

They went to their usual quick-lunch house at twelve o'clock and had lunch, then returned to their office. No business came their way during the afternoon, so at 3:30 they shut up the office and went home. The next day was Saturday. The ticker was duly installed in the office of Sharp & Smart, and the firm's books, printing and other stationery arrived. Having placed a standing advertisement in two Wall Street dailies and in a certain evening paper, the boys were ready for business.

"Now," said Dick, who had assumed the position of managing partner without any objection on the part of Bobby, we have \$5,200 left with which to do business. It behooves us to make something right away to increase our capital, for at the present moment it is too limited to do much in the brokerage line, supposing customers began dropping in on us, which, however, is hardly likely for a while yet."

"The only way we can make more is to speculate," said Bobby, "and that invites the risk of being wiped out before we are fairly started."

"We've got to take risks to win, old man. We must be as careful as we can, of course. The stock market is a whirlpool, forever in motion. If we are sucked over the edge, our name will be mud instead of Sharp and Smart, metaphorically speaking. By the way, did you mail a copy of our advertisement, which appeared to-day for the first time, to your respected ex-boss?"

"I did," replied Bobby. "I'd like to be at his elbow when he looks at it."

"I mailed a copy to Mr. Thompson. The gentlemen will get them in their Monday morning's mail, and then—they will think thoughts. I wouldn't be surprised to see Thompson visit us. We'll make him welcome if he does come, and your late boss, too. I'll buy a box of cigars to treat them or any other broker who might honor us with his presence. Nothing like putting on a good front, whether you have a snowball diet in the background or not. Some people go

through life on a bluff, and though they are bound to leave a trail of unpaid obligations behind them, they manage somehow to keep on the top wave. They certainly have to be sharp and smart to do it, and be able to throw care to the dogs," said Dick.

Dick then took up the question of speculation, and pointed out several good stocks that were rising, and which offered chances for rapid deals, with small but fairly sure profits.

"We'll go into one of them Monday and try the firm's luck," said Bobby.

Monday morning both boys entered the office at a quarter past nine.

"Look over that Wall Street paper while I'll go over this one. Make a note of anything that strikes your attention and show it to me," said Dick.

Bobby blue-penciled various paragraphs and then exchanged papers with his partner, who had done likewise. Afterward that they had a conference and picked out A. & B. to make their first venture with. With \$3,000 in his pocket, Dick left the office at half-past ten for the little bank, to put the money up as margin on 300 shares of A. & B. at 90. Bobby remained in the office. At eleven o'clock the door opened and in walked Broker Barclay, Bobby's recent employer.

"So," exclaimed Barclay, "you have capped the climax to your foolishness by hiring an office and pretending to be a broker, eh?"

"Glad to see you, Mr. Barclay. Sit down. There is no pretence about this shop, I assure you. We are brokers," and Bobby put an accent on the "are."

"Oh, you are!" sneered Barclay. "Pray, where did you get your experience, may I ask?"

"In your office, to a large extent."

"My office! Why, confound your assurance, you were only my office boy. How could you gather any real experience in that capacity?"

"You forget how smart I am," replied Bobby coolly.

"You're altogether too smart, young man," said the broker sharply.

"I don't think anybody can be too smart to get along in Wall Street."

"Who is this partner you have? Some man you have talked into this ridiculous experiment?"

"No, sir; he's a boy of about my own age. His name is Richard Sharp. He is sharp and I am smart. The two of us together I regard as a winning combination."

Barclay nearly collapsed.

"I have always thought that the biggest fools were the old ones, but I'll make an exception in your favor."

"No one is infallible in this world, and if you follow the fortunes of Sharp & Smart you will learn that you have another think coming."

"Look here," roared Barclay, "where do you expect to get customers? And even if by some odd fortune one or two should drop in on you, how in creation are you going to do business with them?"

"I shall have to refer you to my partner for an answer."

Mr. Barclay glared at his ex-messenger, then he got up to go.

"Have a cigar, Mr. Barclay?" said Bobby, pulling out the box and offering it to the trader.

The broker stiffly declined to accept the smoke,

bade Bobby a curt good-by and took his leave. Bobby chuckled and went on reading. In the meanwhile Dick made the deal at the little bank and then sat down on a chair to watch the black-board for a while. He got into conversation with one of the veteran speculators of the place and forgot about the passage of time till the clock noted half-past twelve. Then he jumped up and left the place. He went directly to lunch and then to the office to relieve Bobby, who, as soon as Dick entered, went to his lunch. When he returned to the office he said to Dick:

"I suppose you have noticed by the ticker that A. & B. has gone up another point and a half. It closed two points above what we paid for it, which puts us fully \$500 ahead on the deal. That's more money than either of us would have earned in a whole year at the messenger business, and we have made it in a few hours."

"It's in sight, but we haven't got our hands on it yet," said Dick. "I shall probably sell out tomorrow, as a two-point advance is worth cashing in on. Now we'll go home. We've done very well for our first real day at the business."

CHAPTER III.—Miss Treadwell.

The boy brokers came to Wall street next morning with the intention of cashing in on their A. & B. deal, for a rise of two points was almost as much as they expected the stock to make. The New York morning papers they bought at the ferry printed matter about the market that caused Sharp and Smart to confer upon the advisability of holding on to their deal a while longer. The financial editors of both papers said that A. & B. was more than likely to advance considerably higher as it was understood there were powerful interests behind it.

"I guess we'll go slow about selling for the present," said Dick. "In fact, I think it would be to our advantage to buy another 100 shares at the present price. What do you say?"

"All right. Do so," said Bobby.

Accordingly, soon after they reached their office Dick took another \$1,000 out of the safe and marched around to the little bank with it. He bought 100 more shares of A. & B. and paid 92 for it. He concluded that it would be wise to remain at the little bank so as to be in a position to sell out quick in case the stock took an unfavorable turn. The stock, however, advanced steadily an eighth at a time, until it reached 95, when there was a lull in operations. Then Dick debated with himself whether or not he should sell, as the firm stood to win about \$1,500 at the present figure. He spoke to several seasoned speculators whom he found were interested in the stock, and they were united in their opinion that A. & B. would go to par, and perhaps higher.

"A friend of mine, who is in a position to know, told me this morning that the Carter Syndicate is behind A. & B., and has a barrel of money to call on. The combine plans to send it as high as it will go and then liquidate at a big profit," said one of the persons Dick spoke to.

"If there is truth in what you say then my firm made a lucky strike in buying A. & B.," said Dick.

"What firm are you with?" asked the man.

"Sharp & Smart."

"Sharp & Smart, eh?" said the man, raising his eyebrows, as the name struck him curiously. "What business are they in?"

"Brokerage."

"You're their messenger, I suppose?"

"No, I'm Sharp—one of the firm."

The veteran looked at him quizzically.

"Jollying me, aren't you?" he said.

"No, sir. Here is our business card."

The man looked at it.

"Well, well! Sharp & Smart—quite an odd combination. If you and your partner take after your names, you ought to be successful."

"We expect to be."

"How long have you been in business?"

"Less than a week."

"Indeed! And you are in on A. & B. as a starter. Let me congratulate you on your luck. How many shares have you?"

"Four hundred."

"Is it possible! That represents a marginal investment of \$4,000. I presume you bought on margin, for at yesterday's price of 90 that number of shares was worth \$36,000. At the present figure they are worth over \$40,000."

"Yes, we bought on margin. We were going to sell this morning at the two-point advance the stock had made yesterday, but we held off when we read in the papers that it was likely to go higher."

"You did right, as you see by the three points it has gone up this morning."

"It is a surprise to me that we have got in on what appears to be a boom. We bought it merely expecting it would rise two or three points."

"The unexpected is always happening in Wall Street."

"That's right. I have been a messenger in the Street for three years and so has my partner. We have kept a close tab on the market, and have seen the unexpected happen quite often. We have seen the market drop like a hot-cake when we looked for it to go up, and the reverse," said Dick.

"There goes A. & B. up another eighth," said the veteran.

Dick had no thoughts for lunch that day, nor of his partner's lunch. He remained at the little bank till the Exchange closed for the day. A. & B. was up to 98 and a fraction, its last quotation. Dick then went to lunch with a good appetite. Bobby was at his desk when he got back to the office.

"You've made a long stay of it," said Bobby.

"I've been watching A. & B. at the bank. I deemed it wise to be on hand in case the tide turned," answered Dick.

"That's right," returned his partner. "A. & B. has been booming like a house afire. Who'd have thought it was going to do that? We're \$3,000 to the good. Have you sold?"

"No. I've learned that the Carter Syndicate is reported to be behind it, and that it will go as high as the combine can force it."

"We're in great luck, aren't we?"

"We are, Bobby. Sharp & Smart are winners, all right. We'll make a million yet."

"I hope so, old man."

"Had your lunch?"

"Yes; I locked up and went out."

"Any visitors?"

"None while I was here, and I was only away twenty minutes."

"You can go out now and loaf around in the sun if you want. By the time you get back we'll close up for the day."

Bobby put on his hat and went off for a walk to the Battery and back. Outside the door he saw a young lady who looked nervous and excited.

"Dear me! I must be in the wrong building," she said aloud.

"This is the Dixon Building, miss," volunteered Bobby.

"I thought it was the Calliope Building. I am looking for Broker Barclay."

"I'll escort you there, miss. I used to work for him; now I'm in business for myself."

"Oh, thank you! Could—could I trouble you to show me where I could get a glass of water?"

"No trouble at all. Come right into our office," said Bobby, opening the door and ushering her in. "Take a seat. I will bring you the water."

She accepted the glass with a nervous smile and drank slowly.

"Thank you ever so much," she said, handing him the empty glass.

"You're welcome, miss."

"Are you in the brokerage business?" she said.

"Yes. Let me introduce you to my partner."

"My name is Miss Treadwell."

"Miss Treadwell—Mr. Sharp," said Bobby.

"Happy to make your acquaintance, Miss Treadwell," said Dick.

"My name is Smart," said Bobby. "Sharp & Smart is the firm. We do a general brokerage business."

"Could you tell me anything about A. & B.?" she asked Dick.

"Not a great deal, except that it's a mighty good stock to own at present."

"Yes, I know. It is going up. Do you think it will go any higher?"

"I do. We have 400 shares and are holding on to it for it to reach par at least."

"You relieve my mind."

"Are you interested in the stock?"

"Yes. On the advice of a friend I put up all my money on it when it was 88. My friend brought me down and introduced me to Broker Barclay. He advised me to purchase on margin, for by so doing I could make nearly ten times as much as I would if I bought the stock outright. He said he would buy the stock and hold it for me, and only charge me interest on the money he advanced. He said that would not cost me much for the few days the deal would have to run."

"That's right enough. How many shares did you buy that way?"

"Five hundred."

"Then you put up \$5,000?"

"Yes—a legacy I just received, and which is nearly all the money I have in the world."

"Well, you ought to make a good thing out of it. You say you bought it at 88?"

"Yes."

"You stand to double your money at this moment. Were you going to your broker to order it sold?"

"Yes. I called at my lawyer's a little while

ago and a gentleman I met there advised me to sell my stock first thing in the morning."

"He advised you to do that?" said Dick, looking interested.

"He did."

"Did he give you his reasons for advising you?"

"He said the syndicate that was booming it was in a tight fix, and that soon after the Exchange opened in the morning there was liable to be a slump. He told me to call on my broker at once and give him a peremptory order to sell my shares at the closing price. It excited and agitated me so that on my way to his office I came into this building by mistake, and when I couldn't find Mr. Barclay's office I got still more excited, and that is the state I was in when your partner, Mr. Smart, met me outside," said Miss Treadwell.

"Bobby," said Dick, "go out and see if you can learn anything about the prospect of A. & B."

His partner hurried away.

"Miss Treadwell," said Dick, "when I told you that I expected A. & B. to go higher, I was figuring on its prospects as I've been watching it all the afternoon. The man you met at your lawyer's talked as if he had inside information; that is, information not generally known in the Street. Under such circumstances, I advise you to take his advice and order the immediate sale of your shares. I will take you around to Mr. Barclay's office, if you wish me to."

"Thank you; that is very kind of you, Mr. Sharp."

"Not at all. Happy to be of service to you."

Dick locked up and escorted Miss Treadwell to Barclay's office. They found the broker in the corridor, dismissing a caller. He nodded to Miss Treadwell and looked at Dick, whom he didn't know.

"I want you to sell my stock first thing in the morning, Mr. Barclay," said the young lady.

"There is no hurry, Miss Treadwell. It is up to 98 now, and will probably rise five or six points to-morrow," said the broker.

"I had rather you would sell it," she said anxiously.

"You are foolish, Miss Treadwell. I'll guarantee you'll make \$2,000 more by holding on," said Barclay.

"I'd rather not take the risk," she said nervously.

"You're not taking any risk at all," insisted Barclay.

"If the young lady insists on selling, why don't you take her order?" put in Dick.

"The Exchange is closed, and I couldn't sell her shares to-day."

"But her order will enable you to sell the moment the Exchange opens in the morning."

"Of course. Come around at ten in the morning, Miss Treadwell, and I'll fix you up," said Barclay.

"You can fix the matter up now as well as in the morning, and will save Miss Treadwell from rushing down here so early."

"You seem to have a great deal to say about this young lady's business," said the broker snappishly.

"And you seem to be very much opposed to doing as your customer orders you to do."

"Who are you, anyway?"

"My name is Sharp. I am a broker. There is my business card."

Barclay uttered a smothered ejaculation when he looked at it.

"I want nothing to do with you!" he roared savagely.

"Miss Treadwell," said Dick, "you want your stock sold, don't you?"

"Yes," she replied.

"Order him to sell it at the market price in my presence, and then your verbal order in my presence will be as good as your written one," said Dick.

The young lady did so.

"Now, Mr. Barclay, Miss Treadwell will hold you responsible for her stock as sold at 98, the closing price. If you fail to make the sale and the stock goes down in your hands, you will have to make good. Come, Miss Treadwell, you can consider your shares sold at a profit of \$5,000. If there is any trouble about you getting your money, I will see that the matter is adjusted in your favor."

Dick led the young lady away, and Barclay muttered an imprecation as he went into his office.

CHAPTER IV.—A Hostile Reception.

Dick parted with the young lady in front of the Dixon Building, after telling her to call on him if she had any trouble in collecting her money from Barclay. Bobby was impatiently waiting for him.

"I've found out that a bear syndicate is going to jump on A. & B. in the morning, some time before noon," said Bobby. "The news has got around and there is sure to be a lot of stock unloaded on the Carter Syndicate as soon as the Exchange opens. Under these circumstances I took the liberty of selling our shares to Stimson & Cox, who hadn't heard the news, and I gave them an order on the bank for the stock. Here is their memorandum. I have telephoned the bank what I did and the cashier has accepted the order and has communicated with Stimson & Cox by this time."

"Good!" said Dick. "You are fully as smart as your name," said Dick, who then detailed the interview with Barclay.

"He's up to some game, all right," nodded Bobby. "I'll bet he's sold Miss Treadwell's shares already."

After some further talk the boys shut up and went home. Next morning A. & B. opened at 98 1-2, but a lot of stock was thrown on the market and it fell to 97. Then it recovered and went to 98. At eleven the bear syndicate got busy and in a short time the Carter combine went to pieces and a panic took place. The stock dropped down below 90 inside of half an hour, and hundreds of small speculators were wiped out. That afternoon Miss Treadwell appeared at the office of Sharp and Smart. She looked all broken up and began to cry as soon as she sat down.

"Why, what's the matter, Miss Treadwell?" exclaimed Dick, in surprise.

It was some minutes before she could answer him, then she said she had called on Broker Barclay for her money and he told her he had been

obliged to sell it at a loss. In fact, he said there was less than \$500 coming to her.

"That is ridiculous, Miss Treadwell," said Dick. "It is true the price dropped a point and a fraction soon after the Exchange opened, but the real slump did not take place till eleven o'clock. Mr. Barclay could have sold your shares fifty times over between 97 and 98. If he doesn't settle with you on the right basis I'll report him to the governors of the Exchange and they'll investigate the matter."

"Do you think I'll get what I am entitled to?" she said tearfully.

"I see no reason why you shouldn't, as the case stands."

"What shall I do?"

"I'll go over to his office with you now and try and bring him to terms."

Dick put on his hat and they went out together. They reached the Calliope Building and took an elevator up to the fourth floor. When they entered the outer room of Barclay's suite Dick was surprised to find none of the office force in the counting room. He looked at his watch and saw that it was four, which was far too early for the clerks to be off for the day. He opened the door and started to enter the office, followed by Miss Treadwell. Suddenly two vicious-looking dogs darted from behind the desk and rushed at the intruders. Though taken by surprise, Dick raised his umbrella to defend himself. Miss Treadwell uttered a half-scream of surprise and fright. Dick brought the umbrella down on the head of the foremost dog. It didn't hurt the animal much, but the blow had the effect of stopping his forward rush. Dick took advantage of their temporary inactivity to beat a retreat and close the door.

"This is a mighty odd kind of reception to meet with in a Wall Street broker's office," he said. "There's something wrong here. I must notify the janitor of the building. Come, let's go downstairs."

Leaving Miss Treadwell in the corridor entrance, the young broker hunted up the janitor. He found him in the basement, talking to the engineer.

"Say, there are a couple of vicious dogs at large in the private room of Broker Barclay's office," he told the man. "A young lady and myself were just up there to see Mr. Barclay, but he appears to have left for the day. All the clerks have gone, too. The dogs came at me as though I were a choice morsel they intended to put their teeth into. You'd better take a couple of your men, with clubs, and go up there and knock those animals on the head."

"Why, dogs are not allowed in this building," said the janitor.

"I can't help that. You'll find a pair of ferocious brutes in Barclay's office if you will go up there. If you don't put them out of business now, there will probably be something doing when the man goes in there to clean up."

The janitor picked up a couple of stout sticks and accompanied Dick up to the main corridor where Miss Treadwell stood.

"There's the young lady who went into the office with me. She saw the dogs as well as I did," said Dick.

Dick called Miss Treadwell over and she confirmed his story. The janitor asked each of the

elevator men if they had taken a couple of dogs upstairs to the fourth floor in company with Broker Barclay or somebody else, but none of them had done so. In fact, they knew better than to do so, as it was against the rules of the building. The only way the dogs could have got up, then, was by way of the Pine street entrance and the back stairs. The janitor called one of his men and, asking Miss Treadwell to await his return, Dick accompanied the men upstairs. He softly opened the door of the broker's private room and looked in. The dogs were not in sight.

"They are probably behind that desk. That's where they were when I started to enter," said the young broker.

The three entered, prepared to give the dogs battle. But no dogs were there. They looked the room all over in vain for them.

"Somebody must have come and taken those dogs away while I was downstairs telling you the story, or the somebody in question might have been hiding in the room at the time the dogs were there," said Dick. "The whole thing wears an air of mystery."

However, the dogs were gone, so the party returned downstairs.

"You'll have to postpone your interview with Mr. Barclay till to-morrow," said Dick to the young lady. "He is not in the building."

So they went away and parted at the entrance to the Dixon Building, Miss Treadwell promising to call for him in the morning about eleven. Dick, of course, told Bobby about his call on Mr. Barclay with Miss Treadwell, and of the dog episode.

"Do you know whether Mr. Barclay had two such dogs?" Dick asked his partner.

"I never heard that he owned any," replied Bobby.

CHAPTER V.—The Firm's First Customer.

Next morning at eleven Dick accompanied Miss Treadwell around to Barclay's office. The clerks were all at work as usual.

"Is Mr. Barclay in?" Dick asked the cashier.

"No; he is out of town."

"Out of town? Well, do you know anything about Miss Treadwell's account with Barclay? She bought 500 shares of A. & B. at 88, on ten per cent. margin. On the afternoon before yesterday, when the stock stood at 98, she gave Mr. Barclay an order to sell in my presence. Presumably, he sold next morning when the Exchange opened. The slump didn't come on till eleven o'clock, so he had a full hour to close the deal at a profit of between four and five thousand dollars. Miss Treadwell wishes her statement and a check for what's coming to her," said Dick.

"Take a seat, please," said the cashier.

He went over to one of the bookkeepers and said something to him, and then returned to his desk. In a few minutes the clerk brought him a sheet of paper. The cashier looked it over and called Dick up to his window.

"Here is Miss Treadwell's statement," he said.

Dick glanced at the balance. It stood \$5,375. The statement showed that the deal had been closed at 89.

"This is ridiculous!" cried Dick. "Mr. Barclay

was ordered to sell at 98, and this statement makes it appear that it was not sold till the price dropped to 89. What explanation have you to make about it?"

"None," replied the cashier.

"You say Mr. Barclay is out of town?"

"He is."

"When will he be back?"

"I couldn't tell you, but maybe the day after to-morrow."

Dick went over to the young lady and showed her the check.

"It is a fraud on the face of it," he said. "Come, we will go to the office of the secretary of the Stock Exchange and demand an investigation."

They passed outside and walked up to No. 13 Wall street and went to the executive offices of the Exchange. They were admitted to the secretary's office, and Dick, after presenting his card, made the complaint against Broker Barclay on behalf of Miss Treadwell. After questioning the young lady, the secretary said he would give the matter his attention. That was all that could be done for the present. Dick escorted Miss Treadwell to a Broadway car, obtained from her her address so he could communicate with her, and bade her good-by.

He then returned to the office. That afternoon Bobby learned that Shoshone Copper was being cornered by a clique for a rise on the Curb. He rushed into the office and told Dick about it.

"Your source of information is reliable, is it, Bobby?" said his partner.

"It's a sure tip. We can go the whole hog on it and stand to win."

"Shoshone is going at about \$2."

"Buy 8,000 shares on a 50 per cent. margin. We've got the money."

Dick took practically the whole of their capital out of the safe and called on Broker White.

"Hello, Sharp! How are you making out?" asked White.

"Fine!" replied Dick.

"Glad to hear it. Got hold of any customers yet?"

"Oh, give us time to get known, won't you? Here's our card."

"Sharp & Smart," read White. "Quite catchy, upon my word! How came you to get hold of a partner named Smart?"

"That happened to be his name. Had his name been Smith, the firm would have been Sharp & Smith."

"What are you doing—speculating?"

"Yes. We collared 5,000 bones the other day on A. & B."

"How came you to go into that stock? Did somebody hand you a tip on it?"

"No; we just blundered on to a good thing, that's all."

"Your chaps were lucky."

"Well, I came over to give you an order."

"Did you?"

"Yes; in recognition of your kindness in guaranteeing the payment of our rent. I want you to buy us 8,000 shares of Shoshone Copper, on a 50 per cent. margin."

"Who's been tipping you off?"

"Oh, a little bird. The stock is going up in a few days, and those who have a few thousand

shares and know how long to hold it are going to make some money."

"Sure of that, are you?" smiled White.

"No; I'm sure of nothing in Wall Street. I'm only reasonably certain."

Dick handed over \$8,000 and got his memorandum. Then he took his leave. At noon on the following day Shoshone Copper began to rise and closed that day at 2 1-2. As Sharp & Smart had bought 8,000 shares, the rise of half a dollar meant a profit in sight of \$4,000. The young partners shook hands.

"We ought to make \$20,000 out of this deal, Dick," said Bobby. "We couldn't have struck a better snap."

Just then the door opened and admitted a stranger. He was tall, thin and solemn-looking.

"Is Mr. Sharp or Mr. Smart in?" he asked, in a sepulchral tone.

"Yes, sir; they're both in," said Dick. "What can we do for you?"

"My name is Rev. Mr. Watt. Please take my name in to either of the gentlemen."

"My name is Sharp, and that is Mr. Smart. State your business."

The visitor stared at him and then at Bobby.

"Do I understand that you boy—ahem!—young men are the firm of Sharp & Smart?"

"Yes, sir; we are."

"Pardon me, but you seem rather—ahem!—young for brokers."

"Oh, we're older than we look, Rev. Mr. Watt. We have been in Wall Street something over three years."

"Is it possible!" exclaimed the visitor, who thought Dick meant that he and his partner had been in the brokerage business for three years.

"Sit down, Rev. Mr. Watt. We'll be happy to be of service to you."

"I am living at Cooperville, up the state," said the minister. "I saw your advertisement in the paper, and, having a little money lying idle in bank, I thought I would invest it in some good stock that was likely to appreciate in value."

"Oh, you want to take a flyer on the market?"

"Beg pardon! I don't quite catch the meaning of the expression."

"What expression?"

"Flyer on the market."

"Oh, that's a Wall Street term, meaning to take a speculative chance on the stock market."

"I see. Yes, I had an idea of taking a speculative chance on the stock market. Could you recommend something that is sound?"

"Yes, sir, I would advise you to buy Shoshone Copper. It's a sure winner."

"Shoshone Copper!"

"It's a Curb stock. You can get it for two-fifty a share. The chances are good that you will double your money, and perhaps do even better, inside of ten days."

"You would advise me to try that?"

"You couldn't strike a better thing. How much do you think of investing?"

"I have brought \$1,000 with me."

"That will purchase 400 shares outright, or 800 on a fifty per cent. margin, which is a safe deal."

After some further talk the Rev. Mr. Watt decided to give the firm of Sharp & Smart an order for 800 shares, based on fifty per cent. of the market valuation. Dick took the order and gave

the firm's first customer the usual memorandum of the transaction.

"Are you going to remain in the city any time, Rev. Mr. Watt?" asked Dick.

"I shall return to Coopersville in a day or two."

"Then I would advise you to give us an order to sell your stock when we think a sale would best serve your interests."

The reverend gentleman agreed, and Dick made out the order, which he signed. He left his home address and then departed.

"A customer at last," said Bobby, when the door closed behind their visitor.

"We ought to write his name in capitals in our book."

"We'll always remember that our first customer was a minister."

CHAPTER VI.—The Trick that Failed.

During the next few days Shoshone Copper continued to rise more or less steadily and in that time reached \$5 a share. Dick received a notification from the secretary of the Exchange to bring Miss Treadwell to a meeting of the governors. Mr. Barclay had also been cited to appear, but he failed to show up. The cashier notified the secretary that Barclay was in Chicago on business, and it was uncertain when he would return. The board heard the statements of Dick and Miss Treadwell, and then postponed action till they could get Barclay's side of the difficulty. They advised the young lady to draw the amount the statement called for with the understanding that she did not regard it as a final settlement of her claim against the broker. This she did, and she felt relieved to recover her original deposit. She was \$375 ahead, anyway, though she was satisfied she was entitled to \$4,000 more.

As Shoshone Copper was then going at \$3.50, Dick advised her to buy 1,000 shares outright, which she did, through the firm of Sharp & Smart, and thus became their second customer. At the end of ten days the copper stock reached 58.25 a share. The young broker concluded not to hold on any longer, and having a standing order from Miss Treadwell to sell her stock when they saw fit, the firm disposed of their stock and that belonging to the Rev. Mr. Watt and Miss Treadwell. The result was they cleaned up a profit of \$48,000 themselves, the minister made \$2,000, and Miss Treadwell captured \$2,500. A bank draft was sent to the Rev. Mr. Watt, with his statement, and the young lady was advised by letter to call and get her money.

"Well, we must be on Hazy street now, Bobby, for we have \$50,000 in cash capital," said Dick.

"We're on the end of the street, on the sunny side, and we want to make \$100,000 so as to get well up the block," grinned Bobby.

Broker Barclay was dead sore on Dick Sharp, and his animosity extended to his partner, whom he went down on for having had the nerve to go into business for himself after having been fired from his office. As the boy firm showed no signs of giving under, he determined to try and do the trick himself. He didn't care whether he made anything out of the smash himself or not. He was out for satisfaction more than anything else.

In fact, he didn't think they were worth the trouble of plucking, anyhow. So in a round-about way he sent Dick a tip on Southern Railway. He had learned that the price of that stock was likely to go down several points. The tip gave Dick to understand that a big syndicate was about to boom it. Sharp & Smart thought the tip a good one, and prepared to buy 5,000 shares. When Dick took the necessary \$50,000 around to White, that trader strongly advised them to keep out of the deal. Dick told him that he was buying on the strength of a first-class tip they had received.

"Well, whoever gave you the tip is clean wrong in his estimate of the situation. If I had any thoughts of dealing in Southern Railway, I'd sell instead of buying," said Broker White, who then gave very good reasons for the advice he was giving the boy.

White's talk made Dick doubtful about the tip, and as he never acted on anything of which he harbored a doubt, he returned to the office without making the deal. He talked the matter over with his partner, and Bobby agreed that they had better wait to see if Southern Railway went up, first.

"Half a loaf is better than taking a risk of losing a bunch of our money," he said. "If S. R. rises, we'll go in and make what we can out of it. If it doesn't go up, we will shake hands at having kept out of it. Tips are not infallible, anyway."

"But I got that through a reliable source," said Dick.

"I know you did, but it is well to err on the side of caution sometimes."

During the next few days, Southern Railway did go up a point and a half, but it soon turned and dropped ten points like a hot-cake.

"Mr. White had a long head, after all," said Bobby, after the slump. "If you had not followed his advice, we would have been out a bunch of money. He is entitled to the thanks of the firm."

Dick thought so, too, and that day he called on White and thanked him for saving the firm from a heavy loss. The papers had a good deal to say about the slump in Southern Railway, and they stated the causes that had brought it about, for the matter was no secret in the Street. Quite a number of speculators, who had faith in the road, were badly caught by the decline, and there was a howl from them that lasted many days. The man who gave Dick the tip met him on the street and said that he was sorry if the boy had lost anything through his tip, but he had given it in good faith, believing it was a winner. In proof of his words, he showed Dick a statement from a broker whose name had been torn off, showing that he himself had lost several thousand dollars in consequence of the slump. Although the broker's name was missing, Barclay's address in the Calliope Building had not been removed, and Dick thought he was capable of seeing through a millstone when there was a hole in it. He made no remark, however, beyond saying that if his firm had lost anything they were able to stand it, and would continue to do business at the old stand, indefinitely. He was satisfied now that Barclay was behind the tip, and when he told Bobby, they both said that they

wouldn't forget the trick nor the man who had attempted to work it off on them.

"Maybe some day we'll get a rap at him," said Bobby, "and if that comes to pass, I shall be in favor of soaking him hard enough to make him remember us."

CHAPTER VII.—The First \$100,000.

Two days after that, J. & C. stock took a sudden rise in the market, going from 79 to 82. This attracted general attention among the brokers and among the rest, Sharp & Smart noticed it.

"What do you think, Bobby—shall we take a chance on J. & C.?" said Dick, across the top of his desk.

"It may not go any higher, but drop back again," replied Bobby.

"Of course; but that is one of the risks we must take if we want to keep on building up our capital. We are worth \$70,000 now, and I'd like to see it reach the hundred-thousand mark."

"So would I, but you know it's harder to keep what a fellow has than to make it. That is what your friend White said, and I guess he was pretty near right."

"Well, a bunch of people will buy J. & S. now that wouldn't touch it a few days ago. Everybody buys a rising stock."

"I know they do, and that is why the majority of them get caught, because they don't know when to let go."

"That's the charming uncertainty of Wall Street speculation. I'm in favor of trying our luck in J. & C."

"All right, go ahead then. Whatever you say goes with me," said Bobby, who invariably gave way to his partner unless he had some particular reason for not doing so.

Having secured his partner's consent, Dick went out to White's office and gave the broker an order to buy 5,000 shares of J. & C.

"So you chaps are getting in on that, eh?" said White.

"Why not? I'll bet there's a bunch after it," replied Dick.

"Not unlikely. Several people have left orders with me for 100 shares and upward. A friend of mine came in here a few minutes ago and told me to get in on it. He said there was a syndicate behind it. He couldn't tell me who the members of the syndicate were, but he assured me that there was one. His saying so, however, is no evidence, and I haven't yet decided whether to buy or not. I'm not like you chaps, with a big bunch of ready money to call on at a moment's notice, and nothing else to do but follow a single investment. I have all the details of my office to look after, and the interests of my customers to consider as far as practicable."

"Well, if we had a regular business to take our attention, we wouldn't take so much interest in speculation," said Dick. "Then as we seem to be running in luck, it is a good idea to make the most of it before it turns."

"You want 5,000 J. & C., then?"

"Yes; and the sooner you get on the job, the better it may be, for the stock looks as if it would take another jump. When there's a rush of buyers, the price nearly always advances, for the

people who have what others want are not letting go of it without a profit if they can help it."

The deal being made, Dick, who held a ticket admitting him to the gallery of the Stock Exchange, went over there with White. The broker went in at the main entrance, and Dick took the side entrance where the elevator was. When the young broker looked down on the floor of the board room he found things uncommonly lively there. There was a bunch around the J. & C. pole, but that stock wasn't the only one where business was doing, by any means. The general market was buoyant, and all stocks were more or less in demand, even if they did not rise like J. & C. had done and promised to do again.

The dumping of several thousand shares brought out by the rise had halted the jump and caused many possible buyers to hesitate. The fact that the stock held its own was encouraging enough to induce some to buy. Two or three brokers had taken in what was offered, and if there was a syndicate behind the stock these traders doubtless represented it and bought to prevent a slump. White didn't bid for 5,000 shares, but for \$1,000 making the total purchase from eight different brokers. Several traders he approached wanted more than 82, but he wouldn't pay it. The price sagged again to 81 5-8, but shortly afterward went back to 82. It didn't go any higher during the time Dick remained in the gallery. It closed that day at 83, and opened next morning an eighth higher. There was another rush to buy it, and the price gradually went up to 85. It held the center of interest all day, advancing and falling, but maintaining its general standing. Next day it went up to 88 and a fraction.

"I think you'd better sell, Sharp," said White, meeting the young broker on the street.

"It will surely go to 90 the way things look," replied the boy.

"It's liable to; but it is not good policy to hold on for the last dollar. Let others do that who are only small speculators. Remember, you have \$50,000 in this deal and if you sell now you'll clear \$30,000."

"Sell, Mr. White. The firm will then be worth \$100,000."

"That's a fine capital for you boys to have."

"Bet your life it is, and we started in on \$5,600, not so very long ago. Sharp & Smart is a lucky firm."

"You'll be worth a million if you keep on winning."

"Nothing like striking the iron while it is hot."

White nodded and entered the Exchange to sell the boy firm's holdings in J. & C. With \$100,000 stowed away in their safe-deposit box, the boys thought they could afford to take a week off.

"The office ought to be kept open while we're away," said Dick. "We'd hire a boy to look after it."

"I'll tell you what we might do—advertise desk-room in our office for rent to some stenographer who is thinking of taking outside work. We'll take the rent out in services. We have a little work for a stenographer and typist, and no doubt some girl would be glad to get desk-room in a Wall Street building on such terms."

"We'll try your scheme. Write out the adver-

tisement and put it in one of the morning papers," said Dick.

At ten o'clock next morning a pretty girl came into the office. Both of the young brokers were at their desks.

"How do you do, miss! Take a seat," said Dick.

"I saw your advertisement in the paper this morning and I came to see you about it."

"All right. Mr. Smart will talk to you about it. Bobby, here is a young lady who has called in relation to our advertisement about desk-room for a stenographer."

The fair visitor went over and sat down beside Bobby.

"What's your name, miss?" said Bobby.

"Miss Taggart."

Bobby outlined his idea to her and she said she thought that would just suit her.

"I have been unable to get a satisfactory position, so I thought I would try and do work for anybody who wanted it. I'm an expert typist and a capable stenographer. I've had some experience, uptown, copying authors' manuscripts and doing other work of that kind. I intend to advertise for all kinds of typewriting, and as it will take time to get enough work to keep me busy, your offer of desk-room in exchange for services appealed to me," said the young lady.

"Just so," said Bobby. "We haven't much work at present, but it is growing. We have been sending it out, which is sometimes inconvenient, so we'd like to have it done in our office. I know two or three gentlemen on this floor who ~~send~~ their work out. Probably if we arrange matters I can get some of the work for you."

"I should be greatly obliged to you if you would. It would give me a start," she said.

"We shall be glad to do anything we can to help you."

After further conversation, Bobby went over and told Dick that he thought Miss Taggart would fill the bill. Dick then took a hand and told her they would supply her with a table, and she could furnish the machine.

"You can rent one for \$3 a month, Miss Taggart, and if at any time you decide to buy it, the company will allow the rent on the purchase price, and let you pay the balance on easy instalments," he said.

He then told her that he and his partner were going to take a week's vacation and they would leave the office in her charge. He would give her whatever instructions he thought necessary, and she could lock the office up when she went out, leaving a note on the door when she would be back. Miss Taggart said she would be glad to do anything for the firm that she could, so the matter ended in an arrangement between her and Sharp & Smart. She was told to come down about two o'clock next day, when Bobby promised to let her know if any of the gentlemen on that floor would give her their work. When Dick went to lunch he ordered the table to be sent to the office, and that afternoon Bobby called on the people who had no regular stenographer and offered them the services of Miss Taggart. Three of them asked him to bring her in and they would talk to her, and this he did next day, and she arranged with all three, furnishing her enough work at the start to keep her fairly busy, so

that she did not need to advertise for any work at all.

CHAPTER VIII.—What Dick Overheard.

Sharp & Smart made their arrangements to start on a shooting trip on Saturday afternoon. To account for their being able to do such a thing, they decided that the time had arrived when they should break the news of their partnership to their respective families, who all this time supposed that they were still working as messenger boys in Wall Street. Both knew that the announcement of the change they had made on the quiet, not to speak of the revelation that this partnership had already brought them a capital of \$100,000, was going to create a decided sensation with their folks. Bobby didn't anticipate that the matter would lead to any trouble with his father who, being his natural guardian, might consider that he had a right to demand that his son should turn over a big slice of his profits to him.

Any such claim the boys could easily resist, as the money was the undivided capital of the firm, which their articles of co-partnership would bear out, and they could assert that they needed the money in their business, and that they were not obliged to draw any more of it out than they wanted to. As for Dick, as we have already said, he was the boss of his family, so whatever he said or did always went with his mother and sisters. After supper that night the boys made their revelations. If a bombshell had exploded in the Smart home it could hardly have created greater surprise. Bobby had a good deal of difficulty in partly convincing his folks that what he said was true, which was not at all surprising when you think about it. The firm's business card was at first regarded as a joke, but Bobby assured them that there wasn't any joke about it.

"Go over and see Dick Sharp, my partner," he said to his father. "He lives only two blocks away. He'll back up every word I've told you. If I wasn't going on this trip with Dick, I'd take you over to our office on Sunday and convince you that we have an office. In fact, you can go over yourself, if you want to; ring the outside bell of the Dixon Building and ask the day watchman and elevator man if the firm of Sharp & Smart has an office there, and whether or not they are boys."

Mr. Smart was silenced by his son's earnestness, but the whole thing seemed too improbable in his mind for belief.

"I'll tell you of another way to convince yourself without going over to New York," said Bobby. "Look up Broker George White in the telephone directory, any time to-morrow between ten and twelve and ask him all the particulars about us you want. He's been operating for us at the Exchange, and he knows more about our business than any outside person. He'll convince you mighty soon that the firm of Sharp & Smart is a comer, from Comersville, and if he is satisfied you are my father he may give you some idea of our financial responsibility, although it is not certain that he will without permission from us. It isn't business to give such things away to anybody, and even as my father, you have no

authority to insist on learning any of the firm's private business."

Mr. Smart gaped, for Bobby talked like a business man, and not like a boy. He wasn't a business man himself, and never would be one. He couldn't have earned \$5,000 himself in business after the fashion his son had made \$50,000 inside of six months. Naturally, he regarded himself as many times smarter than Bobby, but he wasn't, by long odds, for he wasn't built on the same lines, and what Nature fails to make provisions for, it is next to impossible for man to overcome. When Mr. Smart retired to rest that night he kept his wife awake for a long time talking about their son and his astonishing start in life, which he declared he really couldn't believe until he received more convincing evidence of its truth. At any rate, no objection was made to the boys going on their trip, particularly as each of them presented his mother with a \$100 bill as a present, an indication of what he intended to do in that line in the future. By winning his mother over on his side, Bobby had nothing to fear from his father, since Mrs. Smart ruled the household by reason of her general capacity. She was the boss and her husband never disputed her authority. Sharp and Smart went to their office next morning, read the financial papers, attended to a few details connected with a limited number of out-of-town correspondents, gave Miss Taggart certain instructions, went to lunch and then returned home.

Getting their grips and the guns they had already bought, they bade their folks good-by for the time being, and started for a New Jersey shooting-ground down the coast. They reached the inn at Barnegat Village about dark, had dinner and went to bed. Next day being Sunday, there was nothing doing in the shooting line. The boys, however, made all their arrangements for the week, and after dinner took a walk in the direction of the bay. Anchored off shore they saw a small steam yacht. This craft had brought down a party of bankers and brokers, bound on the same errand the boys were. The gentlemen didn't come ashore that day and so the young brokers did not find out who they were.

"We might have hired a yacht ourselves, Dick," said Bobby, "and come down here in style. I guess we could afford such a luxury if we wanted to."

"We could, Bobby; but I don't believe in making ducks and drakes of our business capital. When we are worth a million we can begin to figure on private yachts, automobiles and such. The success we have had might be expected to turn the heads of many boys, but I think ours are too well set on our shoulders to be upset by a run of unusual luck."

"I was only joking. The railroad is good enough for me," said Bobby.

Dick and Bobby enjoyed two days of great fun, though their luck at bringing down ducks and other things that flew about at that season was nowhere near as good as capturing the coin in Wall Street. They were accompanied by a boy guide, who knew the best shooting places, and two well-trained dogs. On the third day, in the excitement of the sport, Dick got separated from Bobby and the guide and couldn't find them. He was about to shoot off his gun to attract

them to where he stood when he heard several reports not far away. Believing he had located his partner and the guide he proceeded toward the sound.

The shooting receded and he followed. This kept up for perhaps half an hour, by which time it was after twelve o'clock and Dick began thinking of the lunch basket which the guide carried. Suddenly he heard the voices of men ahead. Evidently he had run across a second hunting party, and it struck him that he might have been following the wrong trail. He started forward to meet this party. Through the bushes he made out five well-dressed men in new hunting clothes. They were gathered around an al fresco meal spread out on the ground. Their guide was eating by himself at a distance out of earshot, but in full view.

Dick was about to break in on the party when he recognized Broker Barclay as one of them. That caused him to stop and consider what he should do, as he knew Barclay would consider his presence as an undesirable intrusion and doubtless make things as unpleasant as possible for him. While he stood close to the party, but hidden from them by the bushes, he could not help hearing what they said.

"Our purpose, gentlemen," said a pompous-looking, well-fed man, "is to shake out enough of the stock to get control of the institution. By starting the rumor among the stockholders and depositors that things are not what they should be we will create a feeling of distrust and uneasiness among those people that ought to bring about the required object. Of course, we all know that the bank is as solid as a rock; that it is well able to stand a run, and the most rigid investigation on the part of the State's examiners. If we didn't know that, our plan would be too risky to put in operation. In any case, we must act with the greatest caution, because it is a criminal offence to say anything against a financial institution, even if we know the facts to be true."

The other gentlemen nodded.

"Now, my idea is to give out under the rose that the president is borrowing, and has borrowed, large sums of money on inadequate security, for his own private benefit. For instance, he has taken notes signed by his office boy and small clerks—people who are financially irresponsible—and turned them in, with the co-operation of his cashier, as good security. This thing has been done so often by people occupying positions of trust that it will find ready belief before it can be disputed and nailed as a lie," said the stout gentleman, after taking a glass of champagne.

"It certainly has," laughed one of the gentlemen.

"We only need a few days in which to work our plans after we have started the stockholders on the run, and during those few days our friend Barclay will get busy and offer to buy up all the shares of the stockholders that are offered by the timid holders. If the stockholders were all solid men, as usually form the backbone of a bank, we never would be able to do anything, but it happens that this bank has a large number of common people—I use the term advisedly—who own small amounts of its stock, and these are the people whose holdings we want to shake into our laps at bargain rates. There are enough of

them to furnish us with sufficient stock, added to what we have already obtained in the usual way, to give us the control. Then, at the next meeting, we will elect ourselves and our friends directors, and the four of us now present will be elected president, vice-president, secretary and treasurer, and then the bank will be wholly in our hands, and its securities at our disposal," went on the stout man.

The speaker then went on to outline their plans of operation after they got possession of the bank, and how they could use the funds to prosecute various enterprises with which they were identified. These funds they meant to eventually replace after getting the benefit of them. The whole scheme was a piece of modern high finance by which they proposed to make other people's money earn huge dividends for themselves.

Dick listened to every word, and he looked upon the plans as a piece of rascality, which ought to be exposed in the bud. He made some noise, inadvertently, which attracted Broker Barclay's attention. That gentleman got up and made a sudden dash into the bushes. He nabbed Dick before the boy could beat his retreat, and dragged him into the presence of the other four men, who were rather astonished to see him.

"Who have you got there, Barclay?" asked one of them.

"A listener," said the broker.

Then he uttered a deep imprecation as he recognized Dick.

"It's one of those boy brokers I was telling you about," he said.

"What!" said the stout man. "Does he belong in Wall Street?"

"He does. He and his partner have their office in the Dixon Building. He's been listening to all you said, and if we let him go he'll give your whole scheme away and get the bunch of us in trouble," said Barclay.

The broker's words caused general consternation among the four men. They looked at Dick and a deep silence fell upon the bunch.

CHAPTER IX.—Dick Comes Out Ahead.

Dick made an effort to shake off the broker's grasp, but Barclay held on to him.

"No, you don't get away, young man! What brings you down to this neighborhood, anyway?" he said.

"I came down here with my partner to shoot. Don't you see my gun and game-bag?" replied the young broker.

"How came you to be hiding in those bushes, listening to the conversation of these gentlemen?"

"I lost my companions and hearing shooting in this direction, I followed the sounds and came here. I was going to show myself when I saw you, and that deterred me, for I know you are sore on me."

"How long were you there?"

"Some minutes."

"How many minutes?"

"I didn't keep count of them."

"I dare say you were there long enough to hear all that passed. Gentlemen, you see what

you are up against. What are you going to do about it?"

"Young man," said the stout gentleman, "did you overhear some of our conversation?"

"I did," replied Dick.

"How much of it?"

"Considerable."

The stout gentleman looked much discomposed.

"Enough to give you an idea of what we were planning?"

"Yes."

The four gentlemen looked at each other. The case was clearly very serious. What to do they hardly knew. Broker Barclay noted their indecision, and spoke up:

"Gentlemen, this boy has us in his power, and we have him in our power. You can't afford to let him go free until you have made some kind of a deal with him for his silence," he said.

"You can't make any deal with me," said Dick.

"You hear what he says, gentlemen. He knows enough to feel that he has us all cornered. My advice to you is to take him on board the yacht, and then hold a consultation concerning the situation," said Barclay.

One of the other gentlemen seconded the broker's suggestion. It was decided to adopt it. The guide was first paid and dismissed, as the gentlemen said they would do no more shooting that day; Dick was then forced into a boat that was moored close by, and the party rowed down the creek and out of the marsh. The steam yacht lay a quarter of a mile away, and they proceeded toward her. Dick was compelled to go aboard, and he was taken into the cabin and locked up in a stateroom, near the passage. The four gentlemen and Barclay then gathered around the cabin table and began the consideration of the tight fix they were in. After half an hour's talk it was decided to offer Dick \$5,000 to keep silent about what he had overheard. A committee of two waited on him and made him the offer.

"I'm not for sale, gentlemen," Dick replied.

"But what good will it do you to expose us?" said one of the men.

"It will do me no good, but I consider it my duty to block your crooked scheme. You want to gain control of the bank."

"What bank?"

"I don't know what bank, but the name of the bank would come out the moment you started your rumors."

"It is probable we will have to give up the plan if you refuse to go in with us. Better take the \$5,000 and let us go ahead."

"No, sir. I'm not a bribe-taker."

"Then you refuse our offer?"

"Absolutely."

They left him and again looked the door on him. They reported their non-success, and another consultation was held. It was decided that the only thing that could be done for the present was to postpone their plans or take some other means of accomplishing them. This conclusion having been reached, Dick was let out, told that they hoped, in consideration of the fact that they had decided to give up their scheme, that he would say nothing that would lead to trouble for them.

"If I thought you meant what you said, I would make that promise," said Dick; "but I'm afraid you only want to throw me off my guard. How-

ever, I will say this: I will keep watch in Wall Street for those rumors you proposed to send out. If I hear nothing of them, I will remain silent. That's a fair offer, and is the only one I will make."

The gentlemen had to accept his offer, for they couldn't afford to take the chances of detaining him aboard the yacht against his will. They had already made themselves liable to prosecution for carrying him aboard the yacht as a prisoner. The stout man apologized for whatever inconvenience they had put him to and ordered a deck-hand to convey him to the shore. Within an hour the yacht sailed from Barnegat Bay. Dick, feeling sure that it was out of the question to rejoin his companion and the guide on the shooting ground, made his way to the inn, where he explained the reason of his unexpected return alone.

A light lunch was prepared for him, which he did ample justice to, and then he bought a magazine and put in the balance of the afternoon reading. Bobby and the guide returned after dark. They had spent the afternoon hunting for him in vain.

"So here you are!" said Bobby, on seeing his partner seated comfortably in a chair in the public room. "Come, now, give an account of yourself."

Dick had no difficulty in complying with the request. He detailed everything that had happened to him. Bobby listened in astonishment to his story about Barclay and the four well-to-do strangers.

"A nice conspiracy they were up to. So you put a spoke in their wheel," he said.

"That's what I did," said Dick.

"What was the name of the bank they had designs on?"

"I couldn't tell you. They didn't mention it."

"Did you learn the names of the men?"

"No."

"And you've never seen any of them in Wall Street?"

"Never."

"So Barclay is the only one you would be able to spot again?"

"Oh, I think I'd recognize them if I saw them again. At any rate, I'd know the stout man, who appeared to be the head of the combine."

"Are you going to report the matter to the newspapers when we get back?"

"No; I promised to keep quiet if they gave up their scheme."

"Do you think they'll give it up?"

"I don't think it would pay them to go ahead with it now."

"They might work it some other way."

"If they did, I think I'd get on to it, and then I'd try and reach them. If any strange rumor got around about a bank, the bank's name would of course be mentioned, then I'd call on the president and tell him what I had heard down here, describing the men and implicating Barclay. That would give the president ground to work on, and I'm sure there would be something doing that the conspirators wouldn't like," said Dick.

"I'll bet they won't give up their purpose on your account."

"Then the risk will be theirs."

"I don't know. Their word, if they are persons of standing and wealth in the financial district, will be a great weight if the matter comes to a test.

Your testimony can't be corroborated. Barclay and the rest of them will swear, if need be, that they did not meet you down by the creek. How are you going to prove that they did?"

"I can prove it by the guide they had with them."

"Would you know him again?"

Dick had to admit that that was very doubtful.

"They will probably buy the guide over, and if he swears you were not at the creek, your statement will have very little weight."

"You've put the matter in a new light, Bobby. You're a smart lad."

"Sure I'm smart," grinned Bobby. "You ought to have been sharp enough to see the matter in the same way."

"As long as the firm sees things right, it is all right. We're like a pair of eyes—our combined brains are better than either brain by itself."

"Dinner is on the table, young gentlemen," said the landlord of the inn.

The boys didn't have to be called twice to the meal. Both were hungry, and they ate up most everything in sight. After dinner they had another talk on the subject of the conspirators, and decided that when they got back to Wall Street they would try and keep an eye on the movements of Broker Barclay, and by so doing they might manage to learn the identity of the stout man and his associates.

CHAPTER X.—Dick Is Kidnapped.

After returning from their next day's shooting, Dick learned that the steam yacht had left the bay the afternoon before. He wondered if the men, thinking he intended to remain several days more at the shooting-grounds, meant to steal a march on him and try to work their scheme before he got back to the city.

"What do you think about it?" he asked his partner.

"Not being a wizard, I couldn't form any idea of their intentions," said Bobby.

"I think we'd better cut our stay short and get back to Wall Street."

"What's the use? We're going to return on Saturday, anyway. This matter is not of any great importance to us—not enough to spoil our fun."

So Dick allowed himself to be overruled, and the boys went hunting next day as usual. It was the last of the five days they had assigned to the sport, and they made the most of it. They bagged a very fair amount of game—enough to take back with them as evidence that they could shoot some, even if they were not experts. They took the train Saturday morning and reached their homes in time to have lunch with their mothers. Mr. Smart had investigated his son's story and found that it was true, so Bobby's mother told him, though he had not found out the extent of the boy firm's capital.

Mr. White, whom he called up on the wire, refused to say anything about the firm's financial standing, except to say that it was remarkably strong. The broker told Mr. Smart that the boys had made a wonderful showing during the short time they had been in business, and he

need not worry about the firm's future. Next morning the boys went to their office to pass a couple of hours reading the accumulated pile of financial papers, and to get abreast of Wall Street affairs. Being Sunday, there was hardly anybody on Wall Street, and they had to ring the outside bell to get in. During their absence the stock market had been quite active, and they noticed that L. & M. in particular looked very active.

"We might as well get in on that to-morrow, Bobby," said Dick.

Bobby had no objection, and told him to go ahead. Miss Taggart had, in accordance with her instructions, opened all the letters that arrived and answered them to the best of her judgment. They lay on Dick's desk and he looked them over. Several of them had evidently contained remittances, and these orders the young lady had turned over to Broker White for execution. Dick entered the orders in the proper book, told Bobby about them, and then began on the papers.

When they got down next morning at half-past nine they found Miss Taggart on hand, as busy as a bee with some work left over from Saturday. She said that several brokers had called to see them, but had not said whether their call was on business or otherwise. She made a full report of all she had been called upon to do for the firm, and the boys thanked and commended her. Dick took \$50,000 down to White's office and bought 5,000 shares of L. & M. The stock was then going at 92, having risen five points since Thursday. White asked Dick how he and his partner had enjoyed themselves.

"First rate," replied Dick. "I had something of an adventure down there which I will tell you about."

He then told White about his meeting with the four men and Broker Barclay, and the particulars of the scheme they were discussing beside the creek. White was naturally surprised, and questioned Dick about it.

"I think they will not work it now they know I am on to their plans," said the young broker.

White shook his head.

"Nobody but moneyed men and shrewd financiers would try to work such a game," he said. "You might expose the scheme if you saw indications of it under way, but you couldn't do much. Your unsupported word wouldn't count against the men, particularly as you are ignorant of their identity. The chances are they will put up some job on you first, so you had best be wary."

"What could they do?"

"I couldn't tell you. Their scheme probably involves millions, and so you may depend on it that they won't let you stand in their way. I am sorry you have got yourself mixed up in such an affair."

Dick had not counted on getting into any trouble himself over this matter, but he now began to see that the matter might have a very serious effect on both him and the firm. When he got back to the office he talked it over with Bobby, telling him how White looked at the case, and his partner agreed that it was a bad thing for anybody to run up against a clique of unscrupulous financial pirates.

Dick devoted his attention to their latest deal

and watched it closely as it went up toward par. He heard brokers say it would surely reach 100 and perhaps go even higher. On the following Monday it was up to 98. Then it took on a boom and went to 102 3-8 in an hour.

"That's good enough for us," thought Dick, and he rushed into White's office. The broker was over at the Exchange, so he told the cashier to send word to him to sell the firm's stock at once. This was done without delay. White sold the shares to different traders in lots of 1,000 or less, and Sharp & Smart made \$50,000 out of the deal. While going down Wall street next day, Dick recognized the stout man of the clique of four. He followed him to a certain building, and as he entered an elevator he pointed him out to the man in charge of the elevators.

"Do you know that man?" he asked.

"Sure I do," was the reply. "He is the president of the Eagle Asphalt Co."

"What's his name?"

"Morrison."

"Is his office in this building?"

"Yes. Room 312, third floor."

Dick made a note of the building and went away. That evening after supper he was called to the door to see a visitor.

"Are you Richard Sharp?" asked the caller.

"That's my name," replied Dick.

"Of the Wall Street firm of Sharp & Smart?"

"Correct."

"Mr. White is in the cab there and wants to see you on a matter of importance."

"Tell Mr. White to step into the house," said Dick.

"I don't think he has time to stop. He won't keep you over five minutes."

Dick reached for his hat on the rack and went over to the cab. The door was opened by the man who had spoken to him, and as the boy looked in he received a shove that landed him into the vehicle in a very undignified way. The man followed, slammed the door and grabbed the surprised boy. As the cab started off at a rapid pace the man put his knee against Dick's chest and pressed a cloth over his face. The young broker put up the best fight he could, but it did not amount to much against the disadvantage he was placed in, and in a few moments he lost his senses. Next morning he failed to meet Bobby, according to custom, and Smart went on to Wall street alone. To his surprise, Dick didn't turn up all day. Bobby left the office early and hurried home.

On his way he stopped at the Sharp cottage to inquire why his partner failed to show up that day. He found Mr. Sharp greatly worried over the unexplained absence of Dick.

"He went out last night, without saying where he was going, and I haven't seen or heard from him since," said the little widow. "Now I'm still more worried to learn from you that you haven't seen him all day."

"It's funny where he could have gone," said Bobby.

They talked the matter over, but could arrive at no definite conclusion. Bobby went home and told his mother about his missing partner. She couldn't suggest any reason to account for his absence, so Bobby didn't know what to think or do. Next morning he called at the Sharp home again only to find that Dick was still away. He

concluded that it was a case for the police, so he went to the station-house and told the man in charge. The hospitals were communicated with to see if Dick had met with an accident and been carried to one of them, but he had not. The police said they would see what they could do about the case, and Bobby went on to his office. At ten o'clock he called on Broker White and told him about Dick. The broker was surprised, then he said that Dick's disappearance might have been engineered by the capitalists whose plans he had interfered with.

"Do you think so?" said Bobby, a bit startled.

"I wouldn't be surprised," replied White. "Sharp is a dangerous factor in a way to their plans. They might have spirited him away to some place where they propose to hold him prisoner until they have put their scheme through."

"That would be rough," said Bobby.

"I may be wrong, of course. I am only hazarding a guess. I warned him to be on his guard, because such men will not allow an ordinary obstacle to remain in their path to upset carefully laid plans."

Bobby returned to the office, feeling down in the mouth. As he knew nothing about the identity of the clique in question, he couldn't make any move to help his partner. Of course, he knew that Broker Barclay was connected with them, but he couldn't tackle that man on the subject, particularly as he had no evidence that the clique was at the bottom of Dick's disappearance.

Two days later Bobby, now all up in the air over Dick's mysterious absence, read in a Wall Street paper something about a certain bank that attracted his attention. That day the rumor circulated around Wall Street, reflecting on the management of the bank. No one seemed to know how the story originated, or what truth was in it. Naturally, the daily press got wind of the rumor and proceeded to repeat it with glowing scare headings. The reporters had visited the president of the bank and interviewed him. He denounced the rumor as an outrageous canard, and his statement was given a prominent place in the story. Nevertheless, the rumor continued to circulate and grow, and some of the bank's depositors got uneasy and drew out their balances. The small stockholders appeared to be more alarmed than anybody else, and several of them sold out at a discount to Broker Barclay, who appeared to be watching for offers. Bobby rushed down to see White. That broker agreed that this was the scheme that Dick had butted into, and they no longer had any doubt but the young broker had been abducted to get him out of the way for the time being.

"That bank is perfectly safe and sound. There is no reason why there should be the least suspicion concerning its management," said White.

"If you were a stockholder in it, you'd hold on," said Bobby.

"I certainly would."

"The bank can pay every dollar of its liabilities, you think?"

"Surely; but if a run is made on it, it will have to call on the Clearing House for help, for no bank can realize all at once on its securities."

"Will the Clearing House stand by it?"

"Certainly. It wouldn't do for a bank of its

standing to have to close its doors, even temporarily. It would start a run on other banks, and possibly precipitate a panic."

"Well, I'm glad our funds are in a safe-deposit box and in no danger from a run of any kind."

In the midst of the excitement the president of the bank in question, having got an idea of what was in the wind, issued a statement in every important newspaper, financial and other, guaranteeing the solvency of the bank and offering to purchase every share of its stock at the real market value at any time. That was a master stroke, and though a few shareholders brought their stock to him and sold it, the great majority recovered their confidence and so Broker Barclay was unable to get a quarter of the stock he was after.

That gave the bank examiners time to go over the bank's books and issue their sworn statement that the bank was as solid as a rock. Their report was duly published in all the papers, and so the scheme engineered by the clique of four failed badly and the storm blew over. On the day following the publication of the bank examiners' report, Dick Sharp, after a two-weeks' absence, walked into his home and was received like one come back to life. At the same time Bobby received the following telegram:

"To Robert Smart, Room 623, Dixon Building:

"Kidnapped in a cab and drugged on night of ——. Held prisoner ever since. Released to-day on outskirts of Newark. Am on my way home now. Drop in and see me on your way home."

"DICK."

Bobby uttered an exclamation of delight. He handed the dispatch to Miss Taggart, who had been an earnest sympathizer since Dick had vanished. Then he grabbed the telephone and communicated the news to Broker White.

"I expected he would show up as soon as I saw that the bank scheme was proving a failure," returned the broker. "Congratulations."

It was then half-past three, so Bobby put on his hat and overcoat and started for Jersey City to see his partner.

CHAPTER XI.—The Las Casas Mine.

"Gee, Dick, I'm glad to see you!" said Bobby, as he clasped his partner by the hand.

"Same here, old man," replied Dick heartily, while his mother looked beamingly on.

"So you've been held a prisoner for the last two weeks?"

"Nothing surer, though I was treated well. In fact, I had everything I wanted, except liberty."

"I suppose you know who were at the back of it?"

"I don't actually know, but I can guess. What's been doing while I was away?"

"Nothing at the office, but those financial pirates tried to do up the — Bank stockholders, but the president of the concern was too smart for them."

"Then they didn't succeed?"

"Not so you could notice it."

"Good! I'm mighty glad they got it in the neck. Tell me all about it."

Bobby gave him an outline of the attack on the bank and how the president had successfully warded it off.

"Mr. White and I were both satisfied that you had been spirited away by the Barclay crowd as soon as we heard the rumor that the — Bank was shaky. Before that, we didn't know what to think about your disappearance. Mr. White assured me that you would turn up after the scheme had either failed or succeeded, and so you have. If you only had some evidence to connect those men with your kidnapping, you could make it hot for them."

"I know I could, but I haven't got it. I don't know where I was kept under cover, except that it was fifteen or twenty miles from Newark. All I know about it is that it was a farmhouse where no work was being done. It was probably hired for my especial accommodation. I was taken there in the night, and brought away blindfolded this morning. After we had got well on the road the bandage was taken from my eyes and I rode with one of the men who kept watch over me at the house. When we reached the suburbs of Newark he told me where we were, and directed me to get out and take a trolley car for home. Then the cab drove away fast and vanished before I had quite realized that I was free once more."

"You'll notify the police, I suppose?"

"What's the use? I doubt if they would be able to make an arrest. At any rate, I've nothing against the men who looked after me, for, of course, they were acting under instructions and were paid to perform their offices. I've had a rest, not that I wanted one, and in addition I've got hold of something that I believe is going to put a lot of money in our pockets."

"What do you mean?"

"While rummaging around one of the rooms, which was filled with old books and papers, all of thirty years old, I found a bundle of certificates of the Las Casas Silver Mine of the Chihuahua district of Mexico."

"Is that so?"

"Yes. This mine has been abandoned for a matter of forty years. It is in the Sierra Madre range, which is the great silver-bearing locality of northern Mexico. Shortly after we went into business I saw a notice in a mining paper about the mine. A party of prospectors had gone into it and, poking around, found a rich lode which had escaped the attention of the owners of the original company. The paper said the prospectors, who were half Americans and half Mexicans, were buying up all the old stock they could find, at bargain rates. A little later I saw another paragraph about the mine, in which it stated that the Las Casas had been reorganized under new management and that arrangements were under way to import American machinery and start it up again. The office had been located at the City of Chihuahua, the capital of the State. The new company was offering development shares at one dollar, Mexican money, a little over fifty cents of our currency. Later on, just before we took our vacation down at Belmont, I read that the company was working the mine and had turned up ore so rich that the price of the stock had been advanced to two dollars, Mexican standard. That's the last I

heard about it. The certificates I found in the house represent 20,000 shares of the mine, and I value them at \$20,000, so you see the financial pirates have done me and the firm a big service by holding me a prisoner for two weeks."

"My gracious! Twenty thousand dollars! But what has the firm to do with that? You found the stock, so it belongs to you."

"I shall turn it into the firm as a part of our assets. You shall benefit equally with me, Bobby."

When Dick's sisters came home they screamed with delight on seeing him. They hugged and kissed him till he had to call a halt in the proceedings. The Sharps were a happy household that evening, and the neighbors, hearing that Dick had turned up, came in to see him and learn where he had been. Dick made an early call on Broker White next morning, and the trader congratulated him on his return to Wall Street. He agreed with Dick that the Barclay bunch had caused his kidnapping, and also agreed that it would do no good to put the case in the hands of the police. Dick told him all about his experiences at the farmhouse, but said nothing about finding the Mexican mining stock.

He found during the day that 1,000 shares of the newly issued stock of the Las Casas Mine had been sold on the Curb for \$5 a share. The old stock was worth just as much, but most of it, which had been held in Mexico, had been bought in for a song by the new owners. Dick made inquiries and found that the ruling price in Chihuahua was \$10 in Mexican money, which was equivalent to the Curb figure. At that rate, the 20,000 shares Dick had turned over to the firm were worth \$100,000 instead of \$20,000. He immediately wrote to the office of the mining company, stating that he had come into possession of 20,000 of the old shares, and asked that they be transferred to his name. He inclosed the certificates with the letter and handed the package to the proper express company for delivery.

Next day he bought 5,000 shares of N. & O. at 60. White had given him a pointer on it, and five days later he sold it for a profit of \$50,000. During the next two weeks the boy firm made various deals, each of which brought them in a small profit, as Dick sold them on a rise of from one to three points. They thus cleared about \$30,000 more. The firm got a dispatch from Chihuahua, offering them \$12 a share for Las Casas stock, or \$6 in American money. Dick refused it, and then got an offer equivalent to \$7 a share. Having an idea that the stock was really worth more than the latest offer, he decided to take a flying trip to Chihuahua and look into the mine.

Leaving the office in charge of Bobby, he started on his journey. He made his way over the Southern Pacific road to El Paso on the Rio Grande River, and there took the Mexican Central down to Chihuahua. He called at the office of the Las Casas Mine and introduced himself. As the owner of such a large block of stock, he was treated with much respect. When he expressed a wish to visit the mine, the secretary, an American, said he would send a young man with him to introduce him to the managers and head owners, who were on the ground. A railroad carried them a way on twenty miles or so of the mine, and they rode the rest of the way on

horseback. He received a cordial welcome from the head men, who said they were delighted to make the acquaintance of so large a stockholder.

Dick learned that the recent rise in price was due to the fact that the company was about to declare its first dividend, which would be at the rate of a dollar a share, Mexican standard, and that regular quarterly dividends were assured, probably at a higher rate. Dick was taken down and shown through the mine, and its richness explained to him. Before he left to return to New York he received an offer from several rich Mexicans of \$10 a share for his stock, or \$200,000 in cash in American money. This he accepted and parted with the stock, returning home with several drafts on New York for the purchase money. This gave the firm a capital of over \$400,000, all in cash, and they felt that their former bosses had nothing on them now in the way of financial backing.

CHAPTER XII.—A Big Scheme.

Broker White came into the office of Sharp & Smart one morning and asked Dick if he wanted to buy the controlling interest in a railroad.

"What are you giving me, Mr. White?" laughed Dick.

"A tip. You and your partner have nearly half a million stowed away in your safe-deposit box, doing nothing. I thought maybe you'd like to put it to work at something that was really good."

"If you can show us anything that is really good, we'll get on the job without any loss of time."

"If you are smart enough to do a bit of high finance you'll stand to win half-a million right off the reel."

"Is that so?"

"It is so. Only you'll have to see a politician or two before you'll be able to do much."

"What's the road?"

"The B. & F. Street Railway, of Brooklyn. Ten months ago the president of the road died. He held the control of the stock, 51,100 shares, par value \$50. He didn't pay that for it. The road was originally built a great many years ago as a horse-car line, and it has since been changed to a trolley one. I dare say the gentleman invented a million in the line. You can find the history of it in the Railroad Manual by going back to the old volumes and reading up if you could get permission to do so. The best way for you to do if you are curious on the subject would be to pay the Railroad Manual people what they ask to furnish you with a complete history of the road. That would save you time and you would get the material facts."

"What is the stock selling for now?"

White took a pamphlet off the top of his desk and looked up the statistics of street railroads.

"The average figure for the last ten months is about \$40."

"Why, that would make the controlling interest worth \$2,000,000!" said Dick.

"Just so," nodded White.

"How do you expect Sharp & Smart to buy it for less than half a million?"

"I don't; but it won't take \$2,000,000 cash to get a hold on the stock. Now if you will agree

to pay me two and one-half per cent. of whatever profit you make, I'll tell you how you can work a coup if you chaps are sharp and smart enough to do it with the money you have."

"I'll agree to that and sign a paper to that effect."

"Listen, then. I have found out that a syndicate is forming to take over the stock of the whole road, and then sell it at a profit to the trolley combine which has been after it for a long time. The trolley people made overtures to the widow six months ago, offering her \$40 a share, part cash and part stock in the reorganized company, but as this meant she would get a big bunch of sixty per cent. water stock she was advised to make no arrangement with them at the time. Besides, the estate being in the surrogate's court, and various heirs, some of them minors, being interested, she could do nothing, anyway, without obtaining an order from the court. She was advised by her lawyers that it was extremely doubtful if she would be permitted as executrix to make any deal that did not involve all cash, or securities as good. Do you get me?"

"I do."

"Very good. The estate is now about to be settled, an arrangement having been made at a meeting of the heirs and the guardians of the minors. The stock of the railway is going to be offered on either all cash or part cash and satisfactory security."

"When?"

"Very soon. The gentlemen forming the syndicate I mentioned are aware of the fact, and they expect to buy the road on a cash basis, putting up ten per cent. on a ninety-day option. That will take an outlay of only \$200,000 down. Once they secure the option they mean to sell it to the trolley people at a profit, the best they can engineer."

"Well?"

"I am a particular friend of the widow's private attorney. That is how I have learned most of the foregoing particulars. If I give you a note to him you can get the option ahead of the syndicate, for whatever he advises the widow to do goes with her. Now, if you go into this you will have \$200,000 cash left after making the first payment. Instead of going to the trolley people right away, as the syndicate proposes doing, you want to start reorganization yourselves. The lawyer will give you a letter of introduction to John O'Toole, the Brooklyn political boss. See him and talk the scheme over. If you can get him to go in with you on the promise that he and his friends are to have a fat slice of the profits, he'll see that the way is made easy for a reorganization of the road on a bigger plan than the trolley people contemplate. He'll make it possible for you to turn your \$2,000 investment into a \$5,000,000 proposition, the stock of which you will be able to unload on the public for cash. You should clear anywhere from half a million to a million, and the politicians will capture the balance. This is high finance, and if you can put the deal through it will give you a name in Wall Street that will make half the brokers stare, and the rest sit up and take notice," said Broker White.

Dick was greatly interested in the scheme, though he knew it was one which would tax the

sharpness and smartness of the firm to the limit, but such financial problems appealed to him, and he felt that it would be the making of Sharp & Smart if they could put it through.

"I'll have to talk the thing over with my partner," he said. "How much time have we to consider the matter?"

"You can take a week, but don't delay longer in letting me know whether you mean to go into it or not," said the broker. "The syndicate is almost ready to take action, and it is necessary that you get your offer in first or you are likely to be out of it."

Dick at once returned to his office, but found that Bobby was out. When his partner came in later on, they spent part of the afternoon talking over the matter and figuring out their plans and the risks they might be up against. They agreed that they couldn't come to any conclusion until they got the report Dick had sent for to the Railroad Manual people, and which was promised to them on the following afternoon. So they postponed further consideration of the matter till the next day. Dick notified White over the wire that he had sent to the manual company for a detailed history of the road and that he expected to hire a street railway expert to go over the line and make an examination of all its property.

CHAPTER XIII.—Working Out the Project.

On the following afternoon Sharp & Smart received a typewritten history of the B. & F. Railway Co. in brief, giving all the important facts. The company was originally capitalized for \$5,000,000—100,000 shares at \$50 each. The stock was sold at \$20 a share, realizing \$2,000,000. With this money the road was built, equipped and put into operation. Subsequently when it was made a trolley line, a mortgage was placed on the entire property to raise the necessary funds to make the change. The road was reported to be in good condition, and the report gave the number of cars owned by the company and the estimated value of its power plant. Also a full statement of receipts and operating expenses for the fiscal year, fixed charges, etc.

Next day White sent a letter of introduction to the superintendent of the line for the expert to present. The expert the firm hired went over the whole road and its power plant. His report was in detail, and gave a satisfactory showing. Dick then notified White that he was ready to buy the widow's interest in the road at the market price of \$40. White decided to introduce him personally to the lawyer, and they went to the gentleman's office together. As the broker had already told the lawyer that the firm of Sharp & Smart would probably make a cash offer for the widow's controlling interest in the road, and that he was interested in their getting the stock, the lawyer was prepared to talk business with Dick.

Dick gave him the firm's written offer, and said he would pay the ten per cent. of the purchase price on a ninety-day option as soon as notified that the widow's offer was accepted. Two days afterward Sharp & Smart received notice to call at the lawyer's office and put the deal through.

This they did, and when Dick paid over the \$200,000 and got a receipt for the money, the young brokers felt they were committed for better or worse to the scheme. The next step was to map out the plans to be submitted to the political boss of Brooklyn. In this they received material help from Broker White. The plan was to secure a franchise for the extension of the road, and put a bill through the Legislature authorizing the company to raise its capital to the sum of \$7,000, with the right to issue \$4,000,000 in bonds, if necessary, the said bonds to form a lien on the extension and to be issued as fast as built. Dick was provided with a letter of introduction to John O'Toole, and he called on the gentleman at his home. There he laid his project before the politician. O'Toole took to it like a duck to water, for he saw big money in it. He figured out what it would cost to put the scheme through and how much of the new stock must be presented to him for engineering the project.

Dick saw that after everything was fixed up and the stock and bonds sold, it would put a profit of between six and seven hundred thousand dollars in the firm's pocket. So he entered into a private agreement with O'Toole and the game of high finance was started in earnest. After that there was no more private speculation for Sharp & Smart. They had their hands full working out the railway deal. In due time O'Toole got one of his henchmen in Albany to introduce and rush the bill through for increasing the road's capital and to legalize a new bond issue. As he was a power in politics, and the bill was a mere ordinary one, no opposition was manifested toward it at any stage of the game, and it was finally passed in the ordinary course of such bills and was signed by the Governor. The trolley people, however, got wind of it, and an emissary of theirs began to nose around to see what it all meant. Dick had got the president of the road interested in the project in order to prevent him from making trouble, and the deal Dick made with him carried with it the office of president at the next annual meeting, which would soon come off.

The next thing necessary, as the option had nearly expired, was for Sharp & Smart to take over the stock. This they did by putting up the rest of their capital and hypothecating the shares for \$1,600,000. That gave the boy firm full control of the road. In a month the annual meeting was held and the firm elected its own board of directors, which included the president, Broker White and several friends of his, who knew what was expected of them. The building of the extension was duly ratified and the raise in capital agreed on, together with the necessary bond issue. These securities, as soon as printed and signed by the proper officers, were turned over to Sharp & Smart to be sold. The firm inserted an advertisement in all the papers offering the new stock for the regular market price of 40. An application was made to the Stock Exchange in the usual printed form for listing the new issue of stock, and the Exchange duly allowed it. White, acting for Sharp & Smart, began offering it at the Exchange at 40, and refused all lower offers. As soon as money came in for the stock the ground was broken for the extension. The trolley combine had by this time got on to the whole game, but could do nothing on account of

the politics that was back of the B. & F. A committee finally waited on the president and proposed a deal for the sale of the road and its new rights. The committee was referred to Sharp & Smart, who held the control. The members composing it visited the office of the young brokers and had an interview with Dick. An offer was submitted and the boy said it would be considered. Then he called on O'Toole and between them they made up a revised offer which Sharp & Smart submitted to the president of the trolley interests. The president said it was too much. Sharp & Smart informed him that it was the only offer they would consider for the road.

CHAPTER XIV.—Conclusion.

All Wall Street, of course, knew about the changes that had taken place in the B. & F. Railway Co., and the extension that was being built. Every important paper in Greater New York had reviewed the matter, more or less extensively. There was nothing extraordinary in this, for any road has the right to improve itself, if it can and sees fit to do so. What chiefly interested Wall Street was the fact that the boy firm of Sharp & Smart was the financial agents of the road and its improvements. It was rumored several times that Sharp & Smart had in some mysterious way secured control of the line. Wall Street, however, did not really believe such a thing. They did believe, however, that a secret syndicate had got hold of the road and was using the boy brokers as a figurehead to cover its operations, for the present at least. There was no doubt that Sharp & Smart appeared to be the bosses of the situation, but no one really believed they were. All kinds of tactics were employed to find out the truth, but they got no further than Sharp & Smart's office. Every official of the road down, when interviewed, had nothing to say, but referred the interviewer to Sharp & Smart.

"Say, Dick," said Bobby one day, as they were looking over a report received from the chief of construction, "do you suppose the big traction interests have given up all idea of acquiring our line? It is a month since we have heard from the president of the system."

"I can't tell you, Bobby, and I don't care. Whether the combine comes to this or not, we are sure to get a million worth between \$600,000 and \$750,000. The road is overcapitalized \$2,000,000 and the largest part of that money won't go into the improvements. The bonds will cover everything. The company, in addition, is authorized to issue \$100,000 equipment bonds to cover the cost of the new rolling stock. The longer the traction interests put off accepting our offer, the larger will be the sum total of the securities they will have to guarantee. Do you know, I have learned so much about the beauties and profits of high finance that after we are out of this I shall be always on the lookout for another proposition of the same kind. We'll then have more money to operate with. We will have made a cool million, Bobby. And even one million is something in Wall Street, which is the stamping-ground of multi-millionaires."

"It seems like a dream to me to think that the million will be ours at the end of this undertaking," said Bobby. "A year ago we were just plain messengers, working for eight plunks per. Now we're real financiers and brokers, as well known as anybody in Wall Street."

As Bobby spoke, the door opened and in walked Miss Treadwell.

"Why, how do you do, Miss Treadwell!" exclaimed Dick, jumping up. "This is a most unexpected pleasure."

He offered her a chair and she sat down.

"You boys seem to have become very important in Wall Street since I was here last," she remarked.

"What makes you think so?"

"Why, the papers say you are the financial agents and great moguls of a street railroad in Brooklyn."

"Did you have any doubt about it after reading it in the papers?"

"I don't believe everything I see in the papers."

"Well, you can believe that, for we guarantee it to be the truth."

"I also read some time ago that you sold \$200,000 worth of stock in a Mexican mine for somebody. That was a big order, I thought."

"It happened that the stock belonged to us and we sold it for our own profit. It cost us practically nothing. We came in possession of it when the mine was just getting on its feet," said Dick, who did not care to say that he found the certificates under peculiar circumstances.

"Is it possible!" she exclaimed. "You boys must be worth a lot of money."

"We consider ourselves practically worth a million."

They talked for some time together and then the young lady said she had to go.

"Not before lunching with us, I hope," said Dick. "You're such a stranger that we can't let you off without a little bit of entertainment. Come on, Bobby, put on your hat and we'll take Miss Treadwell down to Del's."

The young lady at first demurred, but Dick persuaded her to come, and they had a most delightful lunch together, attracting considerable attention at the restaurant. After lunch, Dick escorted the young lady to a car, and she gave him an invitation to call on her at her aunt's home in Madison avenue.

Dick said he would be sure to call, and he did, later, and, in fact, called quite often on Miss Treadwell after his first visit. A second issue of bonds was about to be put on the market when the traction combine reopened negotiations with Sharp & Smart, looking to the purchase of their stock and general interest in the road. Finally, after several interviews, the deal was put through and the money paid in cash. How much John O'Toole got out of the deal is a matter of no importance to this story, but Sharp & Smart added \$600,000 to their capital of \$400,000, and that is how they made their million.

Next week's issue will contain "DRIVEN FROM SCHOOL; or, THE PIRATE'S BURNED GOLD."

CURRENT NEWS

CATS IN THE WAR

The newspapers of America have been giving a great deal of attention to a story which stated that 500,000 cats were used by the British Army in the front line trenches. There were many features about the story that seemed overdrawn, and for that reason a letter of inquiry was sent to Captain E. G. Fairholme, Chief Secretary of the Royal Society for the Prevention of Cruelty to Animals of London, England, who writes:

"A great deal of this is journalism, though, of course, a large number of cats were sent out to the British Army, not only to detect gas, but to help keep down the rats and mice, and an enormous number of these cats became the personal friends and pets of the soldiers. I cannot give you the number sent out, but I do not, from enquiries, think that it was anything like the figure that the newspapers put. In any case we brought the subject to the notice of the authorities with a view to these animals being painlessly destroyed, unless good homes could be found for them in the countries concerned."

FARMERS MAY USE CORN FOR FUEL IN NEBRASKA

Hundreds of thousand of bushels of corn may be used as fuel by farmers in Northern Nebraska this winter, according to reports brought here from north line counties. High priced coal and a bounteous but low-priced crop of corn are given as the reason. New corn, unshelled, now brings three-quarters of a cent a pound, or \$15 a ton.

The cheapest soft coal is \$15, and there are transportation charges above that. A wagon box thirty inches high is required to hold a ton of unshelled corn, and that amount, it is said, will make a hotter fire and last longer than a ton of coal.

Burning corn as a substitute for coal is not a new procedure for Nebraska farmers, according to C. H. Gustafson, president of the Nebraska Farmers' Union.

In the early history of the state it was a common practice among farmers to burn corn as fuel, Mr. Gustafson said, but, so far as he knew, they had not used such fuel since 1906, when the corn crop was even larger than this year's estimated yield of 251,619,000 bushels.

"The alcohol and fats in corn produce a fine heat that is as lasting as wood or cheap soft coal," Mrs. Gustafson said.

PERPETUAL RAINFALL ON VIRGINIA FARM

Through a freak of nature on the farm of M. S. Hileman, near Central, rain has been falling for more than two weeks on a patch of ground about twenty feet square. Scientists have come from far and near to examine the phenomenon, but so far none has been able to offer any explanation. They drop constantly fall within the small area. At times the rain is like a heavy drizzle, and at other times the drops are clearly defined and fall very rapidly. The heaviest fall of waters ap-

pears to be near the four corners of the square. Day and night the rain continues and shows no sign of abatement, even when the sky overhead is perfectly clear.

Hileman states that when he built his home, which is near the "raining zone," several years ago, he found eleven feet of sand on top of a clay formation. This sand is damp and retains its moisture, and it is his theory that, on account of the hot weather, this moisture rises into the air, where it is condensed and then returns to the earth.

The "perpetual rainfall" has proved a bonanza for him. So many visitors have come to see the phenomenon that he decided to charge an admission fee of twenty-five cents to all sightseers. Last Sunday more than six hundred paid to get a peep at it. Meteorologists are expected to visit Hileman's "rain" in an effort to reach a solution of the mystery.

WABBLING WAMBAT HERE FROM SYDNEY

The freighter Bellbuckle arrived at her pier in South Brooklyn October 31 from Sydney, Australia, via the Panama Canal, with more than 4,000 specimens of animals, birds and reptiles, including almost everything from a jumping kangaroo to a wabbling wambat. There were white cockatoos, with red tufts standing up straight on their heads, and the quaint combination of animal, bird and fish, the Australian platibus, which is cold-blooded, suckles its young and is web-footed. The favorite practice of the platibus along the coast is to leave the sea and climb to the extreme top of the loftiest palm tree and then utter a mournful cry and dive down into the ocean again. Why the platibus does this no one knows.

Bill Cringle, one of the animal keepers, said he had tried unsuccessfully to get a specimen of a genuine dingalingadinga to bring to America, and a good price had been offered in Melbourne and Sydney. This animal, he added, was very rare and difficult to capture, as it could not live on land and instantly died in water.

The biggest kangaroo on board stood 7 feet 6 inches on its hind feet, and passed away the voyage by boxing with the crew and generally knocking every one about. Ellis S. Josephs, an Australian bushman, who brought over the collection, said that the big kangaroo's record for jumping was 52 feet 6 inches. The kangaroo will go to the Bronx Zoo with the majority of the animals, birds and reptiles on the steamship.

When the Bellbuckle left Sydney it carried only 3,800 specimens, but by the time the vessel reached Brooklyn the number had increased to 4,120.

Ellis said that off the coast of New Caledonia the emus got out and opened the cage for the "Tasmanian devils" to join them. They were enjoying a promenade on deck when the ostriches got out and a free fight started, while the red-headed cockatoos stood on their perches and shrieked for help.

Lost On Mt. Erebus

—OR—

A Boy Explorer At the South Pole

By GASTON GARNE

(A Serial Story)

CHAPTER XX.

Rucker Begins to Play His Hand.

"What do you mean by commissary?"

"You and Joe alone know just where the Owl's Head cliff is. Until we reach that, even Rucker must see the wisdom of helping us on."

"Well, it's a good thing that Joe keeps the location a secret. He wanted to show me the latitude. But I told him I never could read reckonings right, didn't I, Joe?"

"Yes, and I wondered at you," laughed Hawley.

"I had a reason. Shall I tell you?"

"Yes, do. Ah! Here comes Rucker. What does he want?"

At this from Hawley they heard a heavy tramp in the snow behind.

Then the chief mate came up in his heavy, slouching way.

When Madge saw him, she placed herself between Hawley and the doctor on the pulling line and said nothing.

"Men," began Rucker, seeming not to notice this, "I can tell by the look of things that we are coming to a streak of crevasses we passed on our south'ard trip. Hawley may not remember them. The snow has covered up much since we passed. We nearly fell into more than one of them. I thought, perhaps, I would better take Carr's place for a bit. He looks tired, and I may be able to steer clear of them better than he. What say?"

"I guess I'm all right," returned Carr. "But if you think you know the route best, I'm agreeable anyway——"

Here Madge gave the doctor's arm a pinch that caused him to pause abruptly. Hawley struck in with:

"I don't think it necessary, Rucker. Your turn will come soon anyway; and, under our short rations, we ought not to impose on any one. Ed—what is it, Madge?"

The girl, desperate, finally whispered in Hawley's ear:

"Don't either of you dare to leave, or give way to him while I am here. It won't do."

Rucker saw that he was distrusted, at least by Madge.

"Ed—me," said he to her. "I guess you are more tired out than the doctor. Let me take your place then."

He deliberately thrust his big person next to Madge, who flared up at once. She pushed him off angrily.

"Go back to your own place behind. Do you

hear? I won't be replaced. And I won't have either Joe or the doctor leave you here with me."

Rucker surveyed her in grim amusement. Then he shrugged his big shoulders, saying:

"I only suggested it because I came over this ground last. I am used to crevasses and can tell a snowlid pretty well."

"Yes, you can. And you would not be too good to push a man you disliked into one, either. I know you!"

"Why, Madge, you are most unreasonable," remonstrated Carr, in perplexed wonder. "What good would it do any one to push any one else into a crevasse? We'd be short a hand."

"And have that hand's ration—eh?" interrupted Madge hotly.

"Do explain yourself," said Joe, seeing that Madge must have some reason for this strange behavior.

"Explain! I cannot explain," half sobbed the girl, vexed with herself for giving away to tears. "Some things I know. Things which cannot be explained."

"You see how it is, men," said Rucker good humoredly. "I'm under Madge's ban. But if she will not explain, perhaps I can."

"You?" the girl flared up in astonishment. "You would only put one in a wrong light, and yourself in a better one, that would be as false—well, as false as you are yourself."

For an instant Rucker seemed about to explode, but the sight of Madge calmed him, despite her aversion. Indeed, it appeared as if the more she disliked and despised him, the more he felt the need or the desire of propitiating her.

Hawley saw this vaguely, and it made him wary, perhaps hostile.

"I'll tell you a way out of it, Madge," said he. "You climb on the sled and ride for a time. If Rucker wants to pull, give him more of a tug for his eagerness."

Much to the surprise of all, Madge assented, by leaving the rope, which Rucker at once took hold of, in all apparent good faith.

But she pulled Joe by the arm to one side, whispering:

"No matter what he offers to explain, don't you believe him. Listen, Joe! Two nights back he caught me alone and asked me for the latitude of Owl's Head cliff. Sure he did. I was more than glad I didn't know it, and told him so."

"Would he believe me? No. Then, in his anger, he said if I didn't tell him, he'd lay for you, when we got to the crevasses."

"You must be dreaming, Madge."

"Dreaming! Bah! You men are all alike. If I dream, it will be on the sled, where I can catch you both——"

Feeling helpless to argue or oppose her further, womanly way of looking at things, he allowed her to climb on the sled.

Then the meat in the kernal of her accusation began to sink into his comprehension. Rucker saw that Joe was ruminating, for he said to both men, now that all three were pulling together:

"She told you I wouldn't do to trust, I reckon. Said I had threatened you, didn't she?"

Hawley made no reply further than a noncommittal stare.

(To be continued)

THE NEWS IN SHORT ARTICLES.

WASP KILLS SNAKE

Michael Devins of Dingman Ferry, Pa., saw a black snake in the middle of the roadway, writhing and wiggling frantically and striking here and there as if at an imaginary enemy. After several minutes the snake stretched out and died. Devins found in the reptile's mouth a large yellowjacket. Probably the snake thought the wasp would make a choice morsel of food, but found it had mighty "hot feet." Although exhausted from the fierce battle the yellowjacket was alive.

SYLVIA PANKHURST SENT TO JAIL

Sylvia Pankhurst recently was found guilty of sedition and was sentenced to spend six months in prison. The charge against her was based on an issue of a Communist magazine of which she was the editor.

The former militant suffragette delivered a long harangue in court in which she threatened to preach revolution until the capital system had been destroyed.

Since Sylvia Pankhurst was arrested recently it has been made known by the government that letters she had written to Nikolai Lenine, Premier of Soviet Russia, were in its possession. In one of these she was quoted as saying, alluding to her arrest:

"I expect six months' imprisonment. I have considered the hunger strike, but I am afraid that weapon has been destroyed, since the government is letting the Irish hunger strikers die."

In another letter to Lenine Miss Pankhurst was declared to have written:

"The situation is most acute; not ready for revolution yet."

THE SAFEST BRIDGE ACROSS THE CHASM

"The United States is a strong bridge which will carry Liberty bonds across to maturity exactly on the level and without regard to the depth of the chasm that is crossed," says the Washington Post. In an editorial recently on the Liberty bond situation, the Post says:

"The market price for Liberty bonds is quite low. Evidently many owners of bonds are selling these securities. If they are not compelled by dire necessity to let go of their holdings, they are foolish to sell, for the bonds are worth 100 cents on the dollar and will bring that if they are held. In addition, they yield interest at a fair rate and no pledge on earth is more sure. If the United States lives, the bonds will be paid in full, interest and principal. Of what other security in the world can this be said with equal assurance?"

"A decrease in market price is often misunderstood by holders of bonds who are not familiar with financial matters. They take alarm and feel that they must sell their bonds 'before they go lower in price.' That is false reasoning, and if adopted it causes unnecessary loss to individuals who can not afford to lose even one dollar.

What is necessary is to hold all bonds. The market price is partly manipulation, and falling the result of excessive selling by persons

who may be ignorant or too hard pressed. But the market price need have nothing to do with any bondholder. He is not concerned with the depth of a railroad cut if he is on a stout bridge, his only concern being the journey across the bridge.

"Similarly the only concern of a bondholder is to collect the coupons and the bond in full when due. The price might sag to nothing, but that means nothing if the owner does not sell. The United States is a strong bridge that will carry the bond across to maturity, exactly on the level and without regard to the depth of the chasm that is crossed."

FIND GOLD

To be searching a home for liquor and suddenly come upon a fruit jar which bore evidence of containing liquor, and then upon closer investigation to discover that it contained \$370 in gold, was the experience of Deputy United States Marshal E. L. Sanborn and Ben Holter one Saturday afternoon at No. 532 East Galena street, Butte, Mont.

Shortly after their discovery they showed the jar and its contents to Mrs. Joe Bracich, who occupies the house, but she did not seem to know anything about it. Later they reported their findings to Joe himself, and he confessed that the money was his. When asked his object in hiding money away in that fashion, Bracich stated that he had little confidence in the banks and he figured out that his basement was the safest place.

He told the officers how many gold pieces were in the jar, also the denominations, and the small fortune was turned over to him, with some advice as to the proper manner in which really to save his wealth.

BEAR ATTACKS HUNTER

In a fight at close quarters with a large black bear on a ledge high up on Blue Mountain, N. Y., in a snowstorm, two deer hunters came off uppermost the other morning. They were John Frisbie of Constable, N. Y., and Charles Lovett, New York correspondent for a St. Louis paper.

They were members of a party of ten hunters of deer who have been driving for game through the Blue, West and Rice Mountain ranges for ten days.

Lovett was armed with a repeating rifle of heavy caliber, and had fired three shots into the bear at close range when his gun jammed. Practically cornered, the hunter had only a hunting knife and the gun to use as a club as the enraged wounded bear approached as if to attack him. Frisbie, attracted by the shooting, peered over a ledge just above when only a rock separated Lovett from the animal. Frisbie, using an automatic rifle, poured a stream of lead at the bear, and one bullet crashed through its head, killing it instantly.

Many large deer have been killed in these mountains since the season opened on Oct. 15, but this is the first bear killed in this district this season.

INTERESTING NEWS ARTICLES

NEW WAY TO KILL SQUIRRELS

When Carl Strait of Harrisburg, Pa., shot a gray squirrel perched on a tree gnawing a nut, the charge went wild, but one stray shot struck the nut, jamming it down the squirrel's throat and choking it to death. When Strait and his companions picked up the squirrel they could not find a shot wound and were mystified until they discovered the nut lodged in its throat.

A CYLINDRICAL PRISON

The new cylindrical State Prison at Statesville, Ill., is the first of its kind in the world. A slight curve in the skylight figured by a professor of astronomy at the University of Chicago gives every one of the 248 cells that do not get sunlight direct ninety minutes of sunlight on every bright day. Every cell has an individual wash bowl, with hot and cold water. In the center of the prison is a tower, from which the guards can see the movements of all the prisoners. The prison is surrounded with a circular concrete wall, thirty-three and one-half feet high, and at night the outside of the prison is lighted with brilliant electric lights.

DEATH OF NOTED DWARF

Count Primo Magri, known to thousands throughout the United States died at St. Luke's Hospital, Middleboro, Mass., following a two weeks' illness, aged seventy-one years.

He had appeared in European cities and had toured this country with Barnum and other showmen. His wife, who was the widow of Tom Thumb, died this year, and he had never been the same since.

Count Magri was thirty-seven inches in height and weighed fifty pounds. His parents were of the Italian nobility. He was examined by the Emperor of Germany, King of Prussia, Emperor of Austria and other European cities and declared to be the most perfect small man ever called to their attention.

SAVING SHIPS AFIRE

Common enough are smoldering fires on board ship. In many cases they are comparatively harmless. They arise mostly from spontaneous combustion, caused by piling large quantities of coal in close quarters.

It is said there is not much danger from such a fire; hardly any on an iron or steel ship. The first protective measure is to exclude the air, so that the fire can only smolder. Then the bunker is flooded with water, which usually serves to extinguish the fire.

Even in wooden ships the danger from smoldering fire is not half so great as has been pictured by landsmen. This is illustrated by the experience of the captain of the Twin Brothers, engaged some years ago in the wheat trade between San Francisco and Liverpool. The vessel was carrying a large quantity of coal in the hold as ballast. Just as the vessel was about to leave Liverpool it was discovered that the coal was on fire.

There was a steam pump on board, and after

closing the lower hatches the crew flooded the hold until the ship had settled about four feet lower in the water. No one was frightened and every one was confident that the ship would be safely brought into port at San Francisco. Call was made at Valparaiso, but not a man deserted the ship.

The vessel was seventy-two days in reaching San Francisco from the Horn, and all that time the coal burned, and little streams of smoke could be seen coming through the cracks in the deck. Arriving at San Francisco the Twin Brothers sailed out on the mud flats and was flooded until she settled almost even with her upper deck. This extinguished the fire.

The appearance of the vessel after all this was pretty fair evidence what a ship may survive in the way of fire damage. In a dozen places the bottom had burned through, and all that was between the crew and the deep sea was the thin sheet of copper bottom. The weight of the coal and the pressure of the water kept about equal strain on both sides of the copper sheeting, and it had not broken through, although it was little thicker than an ordinary tin pan.

"THE WAY TO BECOME A MOVING PICTURE ACTRESS" is in "Moving Picture Stories," No. 326. Get a copy. Price 7 cents; postage free. HARRY E. WOLFF, 166 W. 23rd St., N. Y.

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GOOD READING

CLOTH MADE FROM ARTIFICIAL WOOL

A process has been discovered by which artificial wool can be produced from cotton waste, says the South African Journal of Industries. The basis of the artificial wool is cellulose acetate, and the material is claimed to be an even better insulator against heat and cold than ordinary wool, that it will wear well, and that it can be successfully dyed any desired color.

The new material has been subjected to severe tests by the textile department of the Leeds (England) University, where it has been successfully converted into fabrics. Cloth was woven with a mixture consisting half of artificial wool and half of natural wool, the product resembling tweed. The cloth, according to Prof. A. F. Barker, head of the department concerned, would prove serviceable for men's wear.

THE FOOLISH PEASANT

Once upon a time there was a peasant who said it was too cold to go out into the woods to chop large logs for the fire. So he conceived the idea of chopping up the furniture for that purpose. In a short time he had disposed thus of the chairs and tables—and, then, being cold once more, he took out the window frames and burned them, and after the window frames, the doors.

These being burned, he was colder than ever, of course. Thereupon he started to tear down the house and burn it piece by piece until, at the end, he had neither house nor heat.

The folly of this peasant is not unlike that of the person who, for frivolous reason, sells his Liberty Bonds which, by painstaking thrift and sacrifice, he acquired during the war to be his protection for the rainy day.

He is disposing of a sheltering roof and knocking out the door that might serve later to help keep out the wolf.

A Liberty Bond is capital. No prudent man or firm ever dissipates capital, for it is the foundation on which a business is based. A firm that begins dipping into capital for running expenses is ready for bankruptcy and ruin.

Don't spend your Liberty Bonds. To do so is like burning down the house to keep warm.

NOW THE SUPERPISTOL

Col. John T. Thompson, U. S. A., retired, has invented a new submachine gun of great power in the form of a large pistol, which can be carried under the coat for instant use. This new submachine gun, which has already been adopted by the New York Police Department, weighs only seven pounds and fires pistol ball or buckshot cartridges, caliber .45, and can be made to fire from one to 1,500 shots a minute at will. It is said to be the fastest, surest and safest gun in the world. A large order for the manufacture of this arm has been placed with the Colt's Patent Firearm Company of Hartford.

The simplicity of the gun, with its very small number of parts (only 11) is one of its greatest features. It is constructed on a new and novel system of breech closure, and by the use of a simple little wedge, weighing but three ounces, the

numerous complicated parts known to gas and recoil operated automatic guns, weighing from two to four pounds, are done away with.

A box magazine holding 20 cartridges, a drum magazine for 50 cartridges and a drum magazine for 100 cartridges are provided. The magazines are interchangeable in the magazine opening of the gun and operate without any connection with the gun mechanism. The raising of 100 cartridges against gravity, achieved in the latter magazine, is a remarkable and hitherto unaccomplished fact.

The gun, it is held, is without an equal for riot use, and for the police in chasing thieves and other lawbreakers who attempt to escape in motorcars, and even an inexperienced man, it is said, can fire with the effect of an expert marksman, and moving targets can be hit with the ease that a fireman sprays a hose on a flame.—Army and Navy Journal.

LEATHER 400 YEARS

At some time prior to 1893 there was standing in the City of Hamburg, Germany, an old building which had to be removed to make way for improvements. Records and tradition established the fact that this building had been standing four hundred years. There is nothing very remarkable about that, says the Scientific American; but when the building had been torn down and the foundations for the new building were being dug, the workmen discovered some old tan vats, which were evidently the remains of an old tannery that had been in operation on this site before this four hundred year old building was put up.

In one of the vats, which probably had been filled in with earth, they found a relic of the old tannery in the shape of a tanned hide. Part of this hide fell into the hands of a prominent merchant in Hamburg, who dealt in leather goods. He was sufficiently interested in the relic to have moulded from a piece of the hide a leather cup which he brought with him to America in 1893, at the time of the Chicago Exposition, and he left this cup with one of the largest of our leather manufacturers, who vouch for the integrity and standing of Mr. Gearckens, the donor.

In consideration of its great age, it is a tribute to the quality of this ancient piece of leather that it could be moulded into such a shape as this. We are informed that only a very high class piece of leather would stand, without breaking, the pressure required to complete the right-angled bend at the bottom of the cup. The forming of the fluting at the top of the cup was a strain upon the leather only a little less severe. Yet the leather has been bent and moulded both in these convolutions and in the body of the cup itself without showing any cracks.

The Bulletin of the National Association of Leather Belting Manufacturers, in speaking of this interesting experiment, reminds us that the enduring life of good leather is due to the fact that it does not corrode or oxidize or disintegrate, and, as this piece proves, will retain its life for centuries.

FAME AND FORTUNE WEEKLY

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ITEMS OF INTEREST

NOME'S 15,000 NOW 200

Nome, Alaska, which during the gold rush of 1900 had a population estimated at 15,000, was left with but 200 inhabitants when the steamer Victoria, the last boat of the season for the States, sailed from there, according to passengers who were in Seattle, Nov. 2.

The Victoria brought 523 passengers from Alaska, 350 of whom were from Nome. Many of these declare they would not return.

HUMAN HAIR TRAFFIC IN ITALY

Apart from being curious, the trade in human hair is a big industry. Italians easily take the lead in this traffic, the main source of their supply being obtained from the peasant women of Italy, Dalmatia and Switzerland.

Several times a year these human hair merchants send their agents around to collect supplies, which are usually immense, for hair-growing is cultivated on a very large scale by these women and yields a good remuneration to the producer.

Two crops of hair a year, and looking none the worse for the loss, is not extraordinary among these peasant women. Half the hair at the back of the head is shorn off, the remaining half being drawn over the exposed part, and dressed in such a manner as only to be detected on very close scrutiny and by those experienced in the trade.

A ROMANTIC LIFE

Romance and adventure entered into the life of Fred Krusemark an Atchison, Kas., carpenter, eighty-two years old, who died recently, but few Atchison people knew it until his death.

He was born in Denmark and after fighting Germany with the Danish Army in the '60s he left that country and traveled in Europe, Asia, England and other countries, working at his trade.

The boat on which he came to America became helpless in a storm and drifted many days, grounding near a Central American port after the food supply had become exhausted and several passengers and members of the crew had died from starvation.

HER OLD PIPE TOO MUCH

John Ruble of No. 382 Pearl street, Buffalo, has a mother-in-law. She is visiting him; at least, she had been visiting him until he deposited her and her belongings on the sidewalk.

It came about this way: Mrs. Rodie Williams, the mother-in-law, smokes a pipe—a pipe with a most terrible odor. Ruble objected to the pipe, so did boarders whom he kept at his lodging house. Ruble asked Mrs. Ruble's mother when she was going, rather casually. She was going, she informed the son-in-law, when she got good and ready. She defied daughter's husband to put her out. He did, bag and baggage. In the melee Mrs. Williams got a black eye.

That's why the story all came out when John told it to Judge McCormick in City Court. John admitted the eviction, but denied the black eye. City Court officers will discover which one is telling the truth, then the court will pass upon John's guilt.

LAUGHS

Elocutionist—Strike for your altars and your fires! Strike! Till the last armed foe— Fan—Dat's two strikes, mister! One more an' yer out.

"My husband has a terrible attack of grip." "What are you doing for him?" "Nothing. He has his life insured for sixty thousand dollars."

"I understand that after waiting twenty years she married a struggling man?" "Yes, poor chap! He struggled the best he knew how, but she landed him."

Weary Clerk—Have you any fountain pens that won't blot when you are nearly empty? Dealer—Why, sir, I have fountain pens that won't blot when they are entirely empty.

Crabshaw—If you insist on this new gown I'll have to get it on credit. Mrs. Crabshaw—As long as it's going to be charged, dear, I may as well get a more expensive one.

First Boarder—Smith must be behind in his board. Second Boarder—What makes you think that? First Boarder—I notice he's had the neck of the chicken for the last three Sundays.

"If you are looking for bargains," said the broker, "I can suit you. I can offer you some stocks at ten cents a share." "But why are they so cheap?" demanded the lady shopper. "You see, they have been slightly damaged by water."

Rube—Where's yer boy naow? Josh—He's in New York. Rube—Which side's he on by this time? Josh—What d'yer mean? Rube—Is he sellin' gold bricks a'ready or buyin' 'em yet?

"Mrs. Caswell, while you were in Venice did you see the Bridge of Sighs?" "Oh, yes, I saw what they called that; but, my land! I've seen bridges ten times its size without ever going out of Pennsylvania!"

HOW JAPANESE LIVE

A Japanese house is one of the simplest things ever built, for it consists of little more than four posts and a roof. But such impermanence, which is also seen in other things, is a part of the strength of the nation, for no people in the world have so few wants.

The Japanese have no bread, no beds, no fires, no boots or shoes, no trousers for the men, no petticoats for the women—for both sexes wear several dressing gowns, one over the other. In their houses they have no windows, no doors, no walls but paper shutters fixed in grooves, no ceilings, no chests of drawers, not even a washstand.

In the kitchen they have no range, no pots, no pans, no flour bins, no kitchen tables. But then they have no tables or chairs in the drawing-room, and in the real native house the drawing-room itself is only a lot of bedrooms with the paper shutters taken down. There is no reason why you should find anything in a Japanese house except mats and a charcoal stove for warming your fingers and making tea.

These and a cushion or two and a quilt to sleep on, with an elaborate conventional politeness, constitute the furniture of a Japanese house, except the guest chamber. And the articles in the guest chamber consist of a screen, a kakemono and a flower vase.

Along with this magnificent want of wants, so to speak, the Japanese combines a capacity to get huge pleasure out of what we would regard as trifles, and after labors and sacrifices that we should think intolerable. This extraordinary patience and whole-hearted enjoyment under all the nig-gardliness of his lot marks the Japanese as unique among the peoples of the world.

He lives on next to nothing and thrives on it. He always has a smile. He works whenever he can get any work to do. They are all week days to him. Instead of a seventh day, Sunday, he has his festa, a national holiday or a temple festival. In either case he goes a-faring to some temple and takes his children or a friend. He is never too poor to have money to treat them.

He gives himself a holiday only when he is out of work, and his holidays are inexpensive. He just walks a hundred miles to see some famous garden in its glory; he carries his baggage in a box, wrapped in oil paper, and gets a bed at an inn for a sum equivalent to a cent of our money. His food is almost as cheap, and when the last turn in the road shows him the houses of H. rikari or the house and cherry trees of Yoshino on the day of all the year he would not change places with the King of Great Britain and Ireland.

Judging by Western ideas, Japanese babies have a hard time, yet there are no healthier children in the world. The Japanese baby is dressed and undressed in a frigid temperature in winter, and in summer no care is taken to protect its slender little eyes from the full glare of the sun. In winter the small head is covered with a worsted cap of the brightest and gayest design and color. The black hair is cut in all sorts of fantastic ways, just like the hair of the Japanese dolls imported into this country.

The babies of the lower classes are generally carried on the back of the mother or little sister; sometimes the small brother is obliged to be the nurse maid. The kimono is made extra large at the back, with a pocket of sufficient size to hold the baby, whose round head reaches the back of the neck of the person who is carrying it.

It is not an uncommon sight to see children who are barely old enough to toddle burdened with a small brother or sister sleeping peacefully on their backs. At first one expects to see the child stagger and fall beneath the weight, but apparently none of its movements are impeded, and it plays with the other children as unconcernedly as if it were not loaded down with another member of the family.

To Men who are Bald or are Losing Their Hair

Let me tell you of my own case.

I was almost completely bald, and as I had tried many tonics, lotions, etc., without benefit, I expected to remain bald for the rest of my life.

But instead of baldness, I now have a complete growth of hair upon my head. This is all the more remarkable because I am 66 years old.

The way that I obtained a perfect hair growth was as simple as it was astonishing to me.

While traveling I met an old Cherokee Indian who gave me a pomade or ointment to use upon my scalp. Although my confidence was meager, I used this compound. He told me it contained selected components from the Three Kingdoms of Nature.

After several applications my looking-glass revealed a slight fuzz. This developed from day to day to a healthy growth of hair. Imagine my satisfaction in being able actually to brush the hair where there had been a bare scalp! Yet it was true. Soon I was able to comb it—and I have been able to do so ever since.

I traded with the old Indian savant, obtaining the recipe. It was crude and the ointment was almost nauseating. So I had it modernized, by a practical chemist, holding to the original principle, and now from the recipe a cosmetic pomade is prepared. Men and women have used it—and many are now doing so. In numerous cases remarkable results are being reported.

This ointment contains no alcohol nor anything else that has a tendency to dry the hair, the scalp or the roots.

The way for you to prove what it will do for you is to try it. I will mail you the recipe free of charge. Your own physician will tell you that it is safe and you may obtain a supply from the druggist. Or you may get it from me. It is called Kotalko. A proof box will be mailed, with the recipe, if you send 10 cents, silver or stamps, to John Hart Brittain, 150 East Thirty-second St., BE-103, New York, N. Y. This is a genuine announcement devoid of the lavish phraseology of the usual advertisements, but it means exactly what it says, and I, being a business man of good reputation, stand ready to prove it to you.



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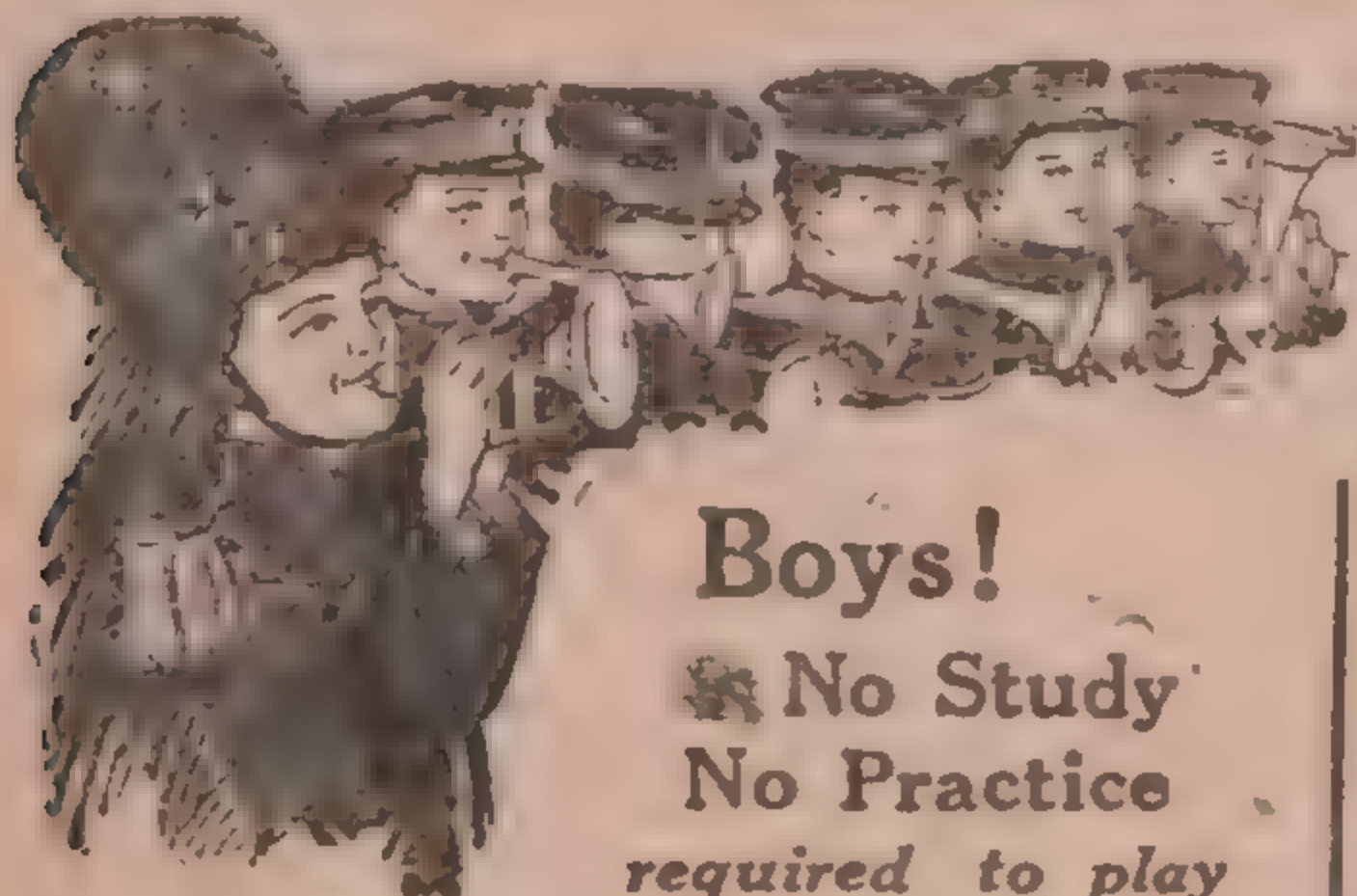
WORKING BOYS IN JAPAN

Working boys in the United States, safeguarded by child labor laws and health regulations, fare much better than the young boys of the working classes in Japan, according to W. B. Norton, a church worker, who has just returned from the Far East. Tokio, the "university city, presents one of the striking contrasts, with its 50,000 college and university students and its burden-bearing boys," he said.

"In no country we have visited did we see so much boy power used in pulling loads as in Japan. While the situation is somewhat similar in China and Korea, in Japan it impresses one more because the boys are small of stature; and also because it seems so incongruous in a nation laying such emphasis upon public schools."

Many of these boys work from 4 o'clock in the morning until 10 o'clock at night, Mr. Norton said, and the employers are, under the Japanese compulsory education law, technically "teaching" the boys a trade."

To help offset this injustice, the Baptist Tabernacle in Tokio maintains a series of night schools for working boys and girls, two-hour sessions being held.



Boys!

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Write now for FREE illustrated catalogue. All music shops and toy departments carry Song-O-Phones, or you may obtain any of the eight instruments direct from the **SONOPHONE COMPANY** 37 So. Ninth St. 11-14 Brooklyn, N. Y.

How He Quit Tobacco



This veteran, S. B. Lamphere, was addicted to the excessive use of tobacco for many years. He wanted to quit, but needed something to help him.

He learned of a free book that tells about tobacco habit and how to conquer it quickly, easily and safely. In a recent letter he writes: "I have no desire for tobacco any more. I feel like a new man."

Any one desiring a copy of this book on tobacco habit smoking and chewing can get it free, postpaid, by writing to Edward J. Woods, TV-103, Station F, New York City. You will be surprised and pleased. Look for quieter nerves, stronger heart, better digestion, improved eyesight, increased vigor, longer life and other advantages if you quit poisoning yourself.

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Cured His RUPTURE

I was badly ruptured while lifting a trunk several years ago. Doctors said my only hope of cure was an operation. Trusses did me no good. Finally, I got hold of something that quickly and completely cured me. Years have passed and the rupture has never returned, although I am doing hard work as a carpenter. There was no operation, no lost time, no trouble. I have nothing to sell, but will give full information about how you may find a complete cure without operation, if you write to me, Eugene M. Pullen, Carpenter, 301G Marcellus Avenue, Manasquan, N. J. Better cut out this notice and show it to any others who are ruptured—you may save a life or at least stop the misery of rupture and the worry and danger of an operation.

GOES FRANK-
LIN ONE
BETTER

The National City Bank, addressing its clients on the subject of the new thrift, improves on the idea of Ben. Franklin, that if the pennies are cared for, the pounds will care for themselves. The National City Bulletin declares that a safe investment is as necessary as saving.

"Nothing can take the place of intelligent attention," says the Bulletin. "Any one can repeat after Ben. Franklin, 'Save, save; take care of the pence and the pounds will take care of themselves.' They won't. They will make themselves wings if they are not kept busy making money. It's easy to lose money and just as easy to make it. Thinking prevents one and does the other. We have been taught that to make money is the gift of the few. It is the natural inheritance of the man or woman who will think. When one is really making money and not merely grabbing what someone else makes, he is too busy to waste it."

The rewards of careful thought were never so profitable as at present. Liberty Bonds at present prices give opportunity to put your savings to work so that they will make money, not lose it.

Teeth Sore or Loose?

Here's An Important Message

Do you sometimes find blood on your toothbrush? Are your gums often sore or spongy? Do teeth become loose? Foul breath with pus on gums? Gum boils? Sore or sensitive teeth? Discomfort in gums between teeth? Disagreeable taste? Inflamed gums? Then beware of pyorrhea, the insidious, dangerous disease. Have you distressing ailments elsewhere in your body that may be due indirectly to one of the above-mentioned teeth or gum symptoms?

Think of it! Eminent medical men have found that nine out of every ten persons that they examined have pyorrhea! This disease is often a life-shortener. It has caused terrible misery and deaths.

If you know you have pyorrhea, or if you are in doubt and wish to know more about it, we want to send you our book. It will cost you nothing; will come postpaid if you write to Apex Remedies Corp., 80 W. Genesee St., 401-BA, Buffalo, N. Y. Show your friends this advertisement.

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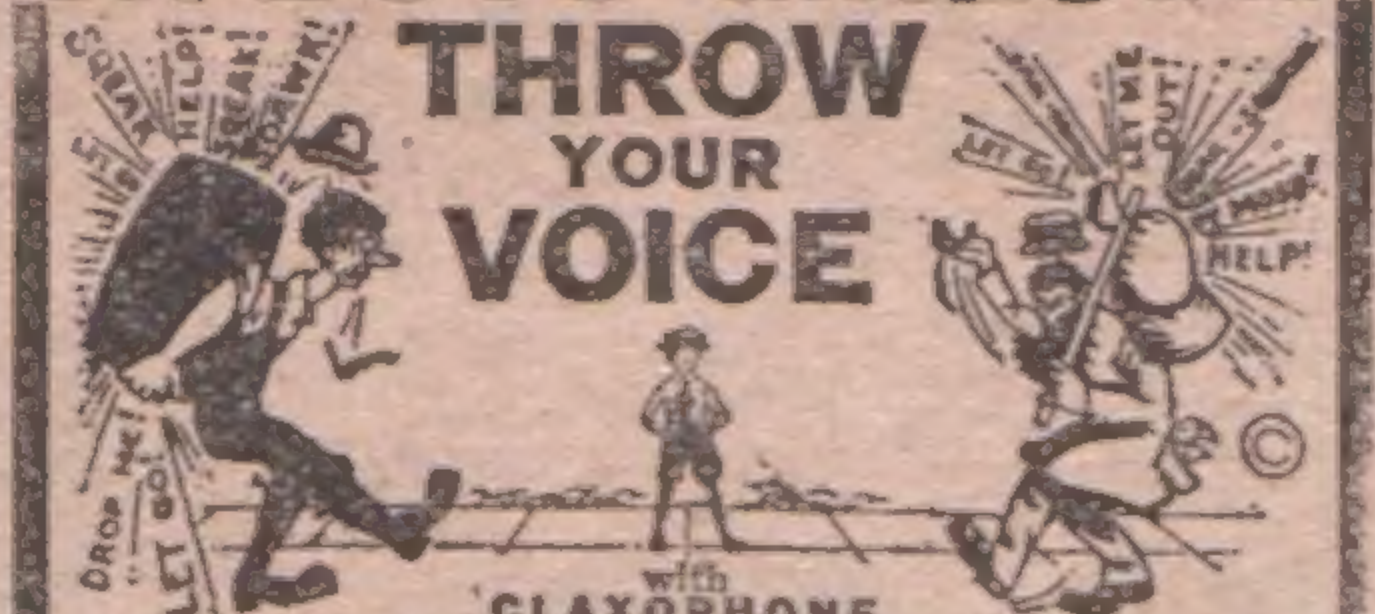
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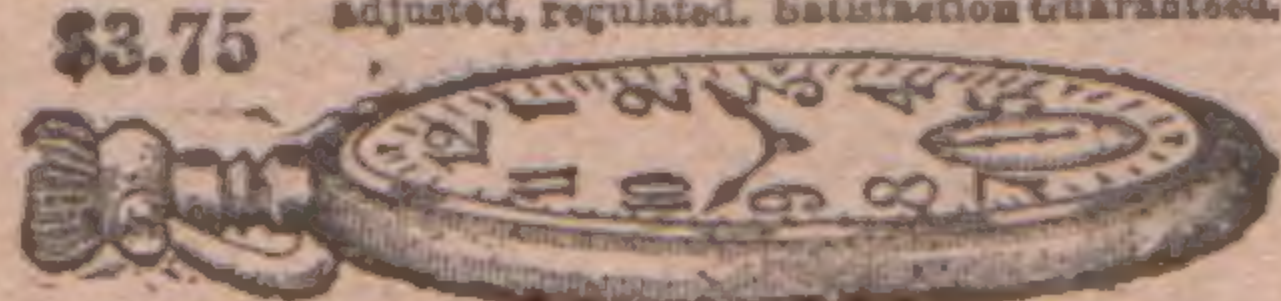
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